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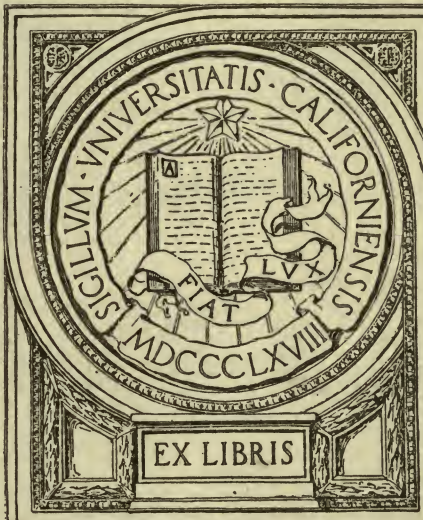

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THE

Mercantile Teacher's Assistant:

OR

A GUIDE

TO

PRACTICAL BOOK-KEEPING:

COMPRISING

THREE SETS OF BOOKS.

The *First* Set, applicable to the Retail Trade; the *Second*, to the Wholesale Dealer; and the *Third*, to the Business of an Agent or General Merchant.

WITH AN APPENDIX;

ON MERCHANTS ACCOUNTS, BILLS OF EXCHANGE, AND MERCANTILE LETTERS.

Being an Extension of the Plan of the Author's Popular

Elements of Book-keeping.

By JAMES MORRISON, Accountant;

AND PRIVATE TEACHER OF COMMERCIAL CALCULATIONS, FOREIGN EXCHANGES, AND MERCANTILE BOOK-KEEPING.

LONDON:

PRINTED FOR W. JOY, 66, St. PAUL'S CHURCH-YARD.

1829.

PREFACE.

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THE Author's "ELEMENTS OF BOOK-KEEPING," first published in 1811, has been considered by competent judges as the best Text-Book on the subject which has hitherto appeared, and therefore has been very generally introduced into Schools.* The present Work is an extension of the plan, and consequently an improvement upon that publication, and lays claim to the following advantages:

First.—The system of SINGLE ENTRY is complete, as that branch of Book-keeping, and therefore supplies the defect complained of by several Teachers, namely, "That no Text-Book is to be met with, in which Single Entry is so fully treated of, as to initiate Youth into the form or mode of keeping Accounts followed in the Retail and Inland Trade of this Country."

Second.—In DOUBLE ENTRY the First Set, which is adapted to the WHOLESALE DEALER, or IMPORTER, the transactions rise in a regular gradation, and such as have occurred in actual business; and the Plan of writing the JOURNAL from the SUBSIDIARY BOOKS is so simplified, as not only to lessen the labour of the Teacher, but greatly to facilitate the progress of the Student.

* Vide Cocker's and Carpmeal's Guide, for Teachers and Guardians of Youth, in which

T. C. Hansard, Printer, Pater-noster-row, London.

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Second—In DOUBLE ENTRY, the First SET, which is adapted to the *Wholesale Dealer*, or *Manufacturer*, the transactions rise in a regular gradation, and such as have occurred in actual business; and the Plan of writing the JOURNAL from the *Subsidiary Books* is so simplified, as not only to lessen the labour of the Teacher, but greatly to facilitate the progress of the Student.

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* *Vide* COLLINS and CATLOW'S Guide, for Teachers and Guardians of Youth, in their Choice of Elementary School Books.

Third—In the following SET, which is applicable to those whose views are more extended, *Agency* and *Company Accounts* are introduced. This SET rises upon the preceding, in order to show the method of transferring the *Balances* of the Accounts from one LEDGER to another, and of continuing the Business.

A complete Course of BOOK-KEEPING is comprehended in the *Three Sets* contained in the Work. The several *Titles*, by which the SETS are distinguished, will enable the Teacher to direct the attention of his Pupils to the System that is applicable to that line of business which he intends to follow.

To conclude—the present Work makes its appearance at the request of several Professional Men, at whose request the Writer has incorporated every improvement which his farther experience and information have suggested.

London, August, 1829.

N. B.—*The* PUBLISHER *has prepared paper Books, neatly Ruled, and at an easy Cost, adapted for the respective* SETS *contained in the* WORK; *which will enable the Pupil to exhibit his improvement at School, as a qualification for preferment in the Counting-house.*

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THE

Prosperity the reward of Assiduity

THE

MERCANTILE

TEACHER'S ASSISTANT,

&c. &c.

BOOK-KEEPING is an Art which teaches to record Transactions in Trade in such a manner as to afford a ready reference for any *Statement*, or *Balance*, of the Owner's affairs.

BOOKS may be kept either by *Single* or *Double Entry*, the principles of which are as follow:

SINGLE ENTRY means, that each Sum or Amount is entered only once in the Ledger, and therefore it is the most concise and simple method; but it is imperfect, since it embraces but a part of the Accounts of a Concern. The LEDGER contains no Accounts of *Property*, nor *Nominal* ones, without which no effectual check upon the posting can be easily and satisfactorily obtained; for instance, at taking a *Balance*, we can only take the difference of each Account, being the DEBTS owing to, or by us; but if any of these have been omitted, or its amount incorrectly taken off, or if any of the *Goods* have been embezzled, none of these can easily be detected where the Business is extensive. To remedy this last defect, a *Stock*, or *Warehouse Book*, is usually kept, in which is entered the quantity and kind of Goods bought and sold, in order at any time to shew the quantity on hand.

In DOUBLE ENTRY, for every Sum entered on one side of an Account in the Ledger, the same Amount must be *entered* to some other Accounts, and from this it follows that an error or omission cannot easily pass undetected, because the amount of the *debit* and *credit* sides must agree. The Ledger

exhibits not only the Debts due to, or by, the owner of the Books, as in SINGLE ENTRY; but also the amount of the *Cash* and *Bills*, of the *Purchases* and *Sales*, the value of the quantity of Goods on hand, the gain or loss on each article, or on the whole.

PART I.

SINGLE ENTRY.

In SINGLE ENTRY the following Books are used:

I.—The DAY-BOOK, in which are entered the *Purchases* and *Sales* on credit, together with such transactions as are connected with the settlement of these.

II.—The LEDGER, which contains an Account for every Person or Customer with whom you have dealings on *credit*. The sums for which the Person becomes accountable to you are entered on the *Dr* or left-hand page; and those Sums for which you are accountable to him are placed on the *Cr* or right-hand page. Therefore, when the *Dr* side of any Person's Account is greater than the *Cr* side, the difference or *Balance* is a debt owing to you; and, on the contrary, when the *Cr* side exceeds the *Dr*, the *Balance* is a debt owing by you.

The above two Books are always the principal ones, and in some cases may be sufficient; but when the business is in any degree extensive, the following will be necessary:

1. A *Cash-Book;* on the *Dr* side of which is entered the sums you receive, and from whom, or on whose account. On the *Cr* side the sums you pay, and to whom, or on whose account: the difference of the two sides shews the *Balance* of money on hand.

2. A *Bill-Book*, in one part of which are recorded all Bills which you *receive*, and therefore they are called *Bills Receivable;* and in the other part all Bills which you accept and of course have to *pay*, and are called *Bills Payable.*

This Book is generally of an oblong form, and is ruled with a number of columns for entering the different clauses of the Bill, such as the *date* when received or accepted, and on *whose account;* the *term* or *time* of *payment*, and whether *discounted*, *paid*, or *protested.*

3. A *Stock*, or *Warehouse Book*, which is kept for Stock of Goods on hand at any time. In it is entered the quantity of each kind of Goods bought or sold; and exhibits, at a general Balance, the gain or loss on each kind.

The form of this Book which we have given, is preferable to that in which the quantity of the Goods bought and sold is entered on opposite pages, since it requires less writing, and exhibits the *Stock on hand* at the time of every purchase or sale.

Explanation *of the* Terms *Dr and Cr.*

By *Dr*, or *Debtor*, is meant, the Person who owes you any thing; or who is accountable to you for the value of any article which you have delivered to him, or on his Account.

By *Cr*, or *Creditor*, is meant, the Person to whom you owe any thing; or to whom you are accountable for the value of any article which you have received from him, or which he has delivered on your Account.

Also,

By *Debiting* is meant, any thing entered on *the Debit* or left-hand side of the Ledger; and,

By *Crediting* is meant, any thing entered on the *Credit*, or right-hand side of the Ledger.

Directions *for* Posting *the* Ledger.

First, write an Account for each Person as they occur in the Day-Book; and allot such space as you may think sufficient for subsequent entries. The titles of the Accounts are written in a Half-text hand for distinction, and entered in an Index.*

Next, *Debit*, or *Credit*, the person for the amount stated in the Day-Book, that is, write the *date* of the Entry on the margin, and say on the *Dr* side,

To *Goods* .. if Goods have been sold; or,
To *Cash* .. if Cash has been paid; or,
To *Bill*.... if a Bill has been accepted.

* The *Titles* of the Accounts are entered alphabetically in the Index, that is, Personal Accounts by the first letter of the surname; Companies by the surname of the person who stands first in the *Firm*, and every other Account by the first letter of the first word.

On the C^r side of the Person's Account,

By *Goods* .. if Goods have been bought; or,
By *Cash* .. if Cash has been received; or,
By *Bill*.... if a Bill has been received.

Then insert in the Day-Book the *folio* of the Ledger in which you have posted the Entry, and in the Ledger, the *page* of the Day-Book, from which the Entry is taken.

When the space allotted for any Account is filled up, it must be opened a-new in another *folio*. Either the Amounts, or the *difference* of the two sides of the former Account, may be inserted in the new folio.

Directions *for* Balancing.

In order to take a *General Balance;* rule a sheet of paper in the form of D^r and C^r similar to the Ledger, and proceed as follows:

Add up every Account in the Ledger, and take the *difference* between the D^r and C^r sides. When the D^r side is greater than the C^r, place the difference on the D^r side of the *Balance Sheet;* and when the C^r side of the Account is greater than the D^r, place the difference on the C^r side of the *Balance Sheet.* After you have gone through all the Accounts in this manner, add up the two sides of the Balance Sheet; the sum of the D^r side of which will shew the amount of the debts due to you, and the C^r side those due by you in open Accounts.

To the D^r side of the sheet add the *Cash* and *Bills* in hand, taken from the Cash and Bill Books, and the value of the *Goods, &c., unsold,* taken by an Inventory, or from the Stock or Warehouse Book. Then on the C^r side of the sheet add your Bills under *Acceptance;* after which the difference of the two sides shews the nett capital you have at present in Trade, which, compared with the money you commenced with, will shew the gain or loss since that period. —*Vide* Balance Account, *folio* 6.

DAY-BOOK.

(Set I.)

Single Entry.

Ledg. fo.	LONDON, JANUARY, 1829.	£	*s.*	*d.*
	3			
1	*Cr* Milner & Gale, *Leeds.*			
	By 14 Pieces Broad Cloths, as ℔ Invoice....	263	10	9
	5			
1	*Cr* P. Armitage, *Dublin.*			
	By 50 Pieces Irish Linens, as ℔ Invoice	162	19	6
	7			
1	*Dr* George Newham, *Cheapside.*			
	To 4 Pieces Linen, N° 1, qt 100 yds @ 2/9 ..	13	15	,,
	9			
	Dr Cash. (Entd Cash-Book.)			
	To 9 yds Broad Cloth, Brown, @ 15/6	6	19	6
	10			
1	*Cr* Jos. Freeman & Son, *Manchester.*			
	By 33 Pieces Cambrics, as ℔ Invoice	80	7	4
	11			
1	*Dr* Robert Jenner, *Camden Town.*			
	To 1 Piece Broad Cloth, Brown, qt 22¾ yds @ 19/8 £22 ,, 7 ,,5			
	2 —— ditto, Black, 47 yds @ 21/6 50 ,,10 ,,6			
		72	17	11

folio.	*January*, 1829.	£	s.	d.
	12			
	D^r CASH. (Ent^d C.-B.)			
	To 1 Piece Linen, N° 2, q^t 25 y^ds @ 3/10	4	15	10
	13			
1	*C^r* Arch^d Heron & Co., *Wood Street.*			
	By Amount of Goods as ℔ Bill of Parcels....	198	18	//
	14			
2	*D^r* Miss Goldsmith, *Oxford Street.*			
	1 Piece Cambric, N° 3, q^t 20 y^ds @ 4/9 £4//15//			
	2 —— Quilting, — 3, - 24 — - 5/3 6// 6//			
		11	1	//
	16			
2	*C^r* James Inglis & Co. *Glasgow.*			
	By Amount of Goods, as ℔ Bill of Parcels ..	117	5	6
	18			
2	*D^r* Samuel Jackson, *Richmond.*			
	To 6 Pieces Linen, N° 1, q^t 150 y^ds @ 2/9 £20//12// 6			
	4 —— ditto, N°. 2, q^t 100 y^ds @ 3/10 19// 3// 4			
	1 —— Broad Cloth, Brown, 21¼ y^ds @ 15/8 16//12//11			
	1 —— ditto, Black, 23½ y^ds @ 21/6 25// 5// 3			
		81	14	//
2	*C^r* Samuel Jackson.			
	By his Bill N° 1, due 13^th April.....	65	10	//
	21			
	D^r CASH. (Ent^d C.-B.)			
	To 1 Piece Linen, N° 1, q^t 25 y^ds @ 2/9 £3//8//9			
	1 —— ditto, — 2 - 25 — - 4/ 5//-//			
		8	8	9

folio.	*January*, 1829.	£	s.	d.
	23			
	Cr Cash. (Entd C.-B.)			
	By 9 Pieces Flannel @ 31/6 a-piece	14	3	6
	25			
2	*Dr* Mrs. Martin, *City Road.*			
	To 2 Pieces Linen, Nº 2, qt 50 yds @ 4/2 £10 " 8 "4			
	1 —— Cambric, Nº 1, qt 20 yds @ 2/6 2 "10 "–			
		12	18	4
	27			
2	*Cr* Henry Coleman, *Cateaton Street.*			
	By Amount of Goods, as ℔ Bill of Parcels ..	84	5	"
	28			
1	*Cr* Robert Jenner.			
	By his Bill Nº 2, due 28th February	72	17	11
3	*Dr* Lady Nightingale, *Park Crescent.*			
	To 6 Yards Green Silk Velvet @ 21/ £6 "6 "–			
	11 —— fine Lawn @ 7/6..... 4 "2 "6			
		10	8	6
	30			
	Cr Cash. (Entd C.-B.)			
	By 4 Pieces Dimity, qt 240 yds @ 12½*d.* ℔ yd	12	10	"
2	*Dr* James Inglis & Co.			
	To my Bill Nº 1, due 14th March..£45 "10 "–			
	2 —— 29th —— .. 71 "15 "6			
		117	5	6

folio.	*February*, 1829.	£	s.	d.
	1			
3	*C^r* Miss Goldsmith.			
	By *Cash* received in full.....	11	1	″
3	*D^r* John Edwards, *Chelsea.*			
	To 4 Pieces Cambrics, N° 1, q^t 80 y^ds @ 2/4 £9″6″8			
	2 —— ditto, N° 3, q^t 40 y^ds @ 4/6 9″–″–			
	——	18	6	8
	2			
	C^r CASH. (Ent^d C.-B.)			
	By 30 Pieces $\frac{4}{4}$ Calico d^rk g^rd, 840 y^ds @ 1/4$\frac{1}{4}$	56	17	6
	D^r CASH. (Ent^d C.-B.)			
	To 9 y^ds Black Silk Velvet @ 15/6	6	19	6
	4			
3	*C^r* J. Blackburn & Son, *Leeds.*			
	By Amount of 11 Pieces Narrow Superfine Cloths, as P^r Invoice, received this day	137	17	3
3	*D^r* Miss Jane Dobson, *Paddington.*			
	To 8 y^ds Fine Lawn @ 7/..... £ 2″16″–			
	13 — Green Velvet @ 20/6.... 13″ 6″6			
	——	16	2	6
	6			
3	*D^r* Richard Latimer, *Highgate.*			
	To 15$\frac{1}{4}$ y^ds Broad Cloth, Brown, @ 19/8 £14″19″11			
	10 — ditto, Black, @ 22/6 11″ 5″ –			
	——	26	4	11

folio.	*February*, 1829.	£	s.	d.
	6			
3	*Cr* Lady Nightingale.			
	By *Cash* received in full	10	8	6
	7			
2	*Dr* Henry Coleman.			
	To *Cash* paid him in part	50	//	//
4	*Dr* Benj. Browne, *Kentish Town*.			
	To 1 Piece Cloth, Bottle Plain, qt 40 yds @ 8/8 £17 // 6 // 8			
	2 —— ditto, Blue, qt 75 yds @ 8/ 30 // – // –			
		47	6	8
	9			
	Dr Cash. (Entd C.-B.)			
	To 1 Piece Cambric, N° 1, qt 20 yds @ 2/6 £2 // 10 // –			
	½ Piece ditto, — 3, – 10 yds @ 4/9 2 // 7 // 6			
		4	17	6
	Cr Cash. (Entd C.-B.)			
	By Amount of 15 Pieces Twilled Sarcenet, qt 300 yds @ 4/9 ℔ yd	71	5	//
	11			
4	*Dr* Charles King & Co. *Greenwich*.			
	To 6 Pieces Kerseys, qt 180 yds @ 6/8 £60 // – // –			
	4 —— Quilting, – 48 yds @ 5/3 12 // 12 // –			
	2 —— Brown Cloth, qt 42½ yds @ 15/6 32 // 18 // 9			
		105	10	9

folio.	*February*, 1829.	£	s.	d.
	11			
4	*Cr* Charles King & Co.			
	By *Cash* received in part of the above	50	//	//
	13			
3	*Dr* John Edwards.			
	To 6 Pieces Linen, No 1, qt 150 yds @ 2/6 £18//15//			
	2 —— ditto, — 2, – 50 yds @ 3/10 9//11//8			
		28	6	8
1	*Dr* Archd Heron & Co.			
	To my *Bill* No 3, due £93// 4//6			
	Cash paid them 95//14//6			
	Discount..... 9//19//			
		198	18	//
	14			
2	*Cr* Mrs. Martin.			
	By *Cash* received in full £12//18//			
	Abated ..... –//–//4			
		12	18	4
	Taken for my own use,			
	5 yds Broad Cloth, Black, @ 18/9 £4//13//9			
	1 Piece Linen, No 2, qt 25 yds @ 3/4 4// 3//4			
		8	17	1
2	*Dr* Henry Coleman.			
	To *Cash* paid him in full £27//18//6			
	Discount 6// 6//6			
		34	5	//
	15			
	Received in barter, 158 yds superfine Olive Cloth @ 7/6 ℔ yd £59//5//			
	for 150 yds Kerseys @ 5/9 43//2//6			
	Cr Cash, *paid* the balance ..... ——	16	2	6

folio.	*February*, 1829.	£	*s.*	*d.*
	15			
4	*D^r* Henry Hume, *Woolwich.*			
	To 5 Pieces Kerseys, q^t 150 y^ds @ 6/8 £50 ″–″–			
	2 —— Fine Lawn, 40 —– 6/10 13″13″4			
	4 —— Sarcenet, 80 —– 6/6 26″ –″–			
		89	13	4
	16			
4	*D^r* Palmer & Son, *Edgeware.*			
	To 2 Pieces Light Olive Cloth, q^t 79 y^ds @ 9/ £35″11″–			
	2 —— Blue Cloth, 75 y^ds @ 8/6 31″17″6			
		67	8	6
1	*D^r* Joseph Freeman & Son.			
	To *Cash* paid them in full ..... £76″7″–			
	Discount ..... 4″–″4			
		80	7	4
	18			
	C^r CASH. (Ent^d C.-B.)			
	Paid for 16 Pieces Fine Lawn, q^t 320 y^ds @ 4/2	66	13	4
	20			
3	*D^r* Miss Jane Dobson.			
	To 12 y^ds Fine Lawn @ 7/ ..... £4″4″–			
	10 — ⅝ Muslin @ 2/10 ..... 1″8″4			
	5 — Black Silk Velvet @ 16/3.. 4″1″3			
		9	13	7
4	*D^r* Mrs. John Robinson, *New Road.*			
	To 2 Pieces ⅝ Muslin, q^t 48 y^ds @ 1/6 £3″12″–			
	3 —— Gingham, Pink, 84 y^ds @ 1/10 7″14″–			
		11	6	″

Folio.	*February*, 1829.	£	s.	d.
	21			
3	*C^r* Miss Dobson.			
	By *Cash* received, former Account	16	2	6
3	*D^r* Lady Nightingale.			
	To 2 Pieces Cambric, N° 3, q^t 20 y^ds @ 4/9 £4 15			
	2 —— Muslins ⅝, — — — 20 y^ds @ 2/9 2 15			
		7	10	
	23			
1	*D^r* Milner & Gale.			
	To *Cash* paid J. Bean on their Account	53	8	
3	*D^r* Richard Latimer.			
	To 15 y^ds Black Silk Velvet @ 15/9 £11 16 3			
	196 — Gingham, Blue, @ 1/5 .. 13 17 8			
	280 — ditto, Pink, @ 1/10 .. 25 13 4			
		51	7	3
	24			
4	*C^r* Henry Hume.			
	By his *Bill*, N° 3, due 18th April	67	15	
4	*D^r* Henry Hume.			
	To 5 Pieces ⅝ Muslin, q^t 120 y^ds @ 1/5 £8 10			
	4 —— ⅝ ditto, — 40 — @ 2/6 5 —			
		13	10	
	25			
4	*D^r* Palmer & Son.			
	To 3 Pieces Linen, N° 2, q^t 75 y^ds @ 3/10 £14 7 6			
	2 —— Cambric, N° 2, q^t 40 y^ds @ 3/4 .. 6 13 4			
		21		10

folio.	*February*, 1829.	£	s.	d.
	27			
4	*Cr* Palmer & Son.			
	By their Bill, N° 4, due 21st April	54	9	2
1	*Dr* Milner & Gale.			
	To *Cash* paid them.....£78 ″ 17 ″ –			
	my Bill, N° 4, due 23rd March.. 110 ″ 15 ″ 6			
	Discount..... 20 ″ 10 ″ 3			
		210	10	9
	March.			
	1			
	Dr CASH.			
	To 9¾ yds Broad Cloth, Black, @ 22/.....	10	14	6
5	*Cr* Charles Williams, *Kendal.*			
	By Amount of 61 Pieces Flannel @ 37/6, and Packing 15/3	115	2	9
	2			
4	*Cr* Mrs. J. Robinson.			
	By Cash, received in full	11	6	″
4	*Dr* Mrs. J. Robinson.			
	To 1 Piece ¼ Muslin, qt 24 yds @ 4/6 £ 1 ″ 16 ″ –			
	15 yds Green Velvet, @ 20/6.... 15 ″ 7 ″ 6			
		17	3	6
	3			
3	*Dr* John Edwards.			
	To 3 Pieces Linen, N° 1, qt 75 yds @ 2/9 £10 ″ 6 ″ 3			
	15 —— Quiltings, N° 1, qt 180 yds @ 5/ 45 ″ – ″ –			
		55	6	3

folio.	*March*, 1829.	£	s.	d.
	3			
5	*Dr* Charles Williams.			
	To Cash, paid J. Smith ℔ order.....	32	10	//
	4			
3	*Cr* John Edwards.			
	By *Cash*, received in full till 3rd inst £44//6//8			
	Discount 2//6//8	46	13	4
5	*Dr* John Thomson, *Islington*.			
	To 8¼ Pieces Sarcenet, qt 165 yds @ 6/6	53	12	6
	6			
4	*Dr* Benjn Browne.			
	To 4 Pieces Dimity, qt 240 yds @ 1/3½ £15//10//-			
	5 —— Calico, - 140 — - 1/8 11//13//4	27	3	4
5	*Dr* Charles Williams.			
	To my Bill No 5, due 5th May	57	10	//
1	*Dr* Robert Jenner.			
	To 1 Piece, Narrow Cloth, Blue, qt 37¼ yds @ 8/4 £15//12//6			
	2 —— ditto, Olive, qt 79 yds @ 9/ 35//11//-	51	3	6
	7			
2	*Dr* Mrs. Martin.			
	To 1 Piece Sarcenet, qt 20 yds @ 6/8 £6//13//4			
	1 —— ¼ Muslin, - 24 — - 1/5 1//14//-	8	7	4

folio.	*March*, 1829.	£	s.	d.
	7			
	Cr CASH.			
	By 18 Pieces Kerseys, qt 360 yds @ 4/10½....	87	15	//
	8			
4	*Cr* Palmer & Son.			
	By their Bill No 5, due 24th April	45	10	6
4	*Dr* Palmer & Son.			
	To 4 Pieces ⅛ Muslin, qt 96 yds @ 1/5 £ 6//16//-			
	1 —— Cloth, Bottle plain, 40 yds @ 8/3 16//10//-			
		23	6	//
	Dr CASH.			
	To 1 Piece Fine Lawn, qt 20 yds @ 6/ £6//-//-			
	2 —— Cambric, No 1, 40 — - 2/1 4//3//4			
	(entd C.-B.) 10//3//4			
	Abated ..... -//-//4			
		10	3	//
	9			
5	*Cr* Charles Williams.			
	By 20 Pieces Shalloon, qt 560 yds @ 13½d. £31//10//-			
	Packing..... -// 7//3			
		31	17	3
	10			
1	*Dr* George Newham.			
	To 5 Pieces Linen, No 1, qt 125 yds @ 2/4 £14//11//8			
	10 —— Calico, — - - 280 yds @ 1/8 23// 6//8			
		37	18	4

folio.	*March*, 1829.	£	*s.*	*d.*
	11			
	Exchanged 10 p^s Shalloon, q^t 280 y^ds @ 1/2½*d.* £16″18″4			
	And 5 p^s Calico, q^t 140 y^ds @ 1/5 .. 9″18″4			
	26″16″8			
	For 2 p^s Broad Cloth, Brown, q^t 42 y^ds @ 13/9 28″17″6			
	C^r CASH, *paid* the difference	2	″	10
5	*D^r* John Thomson.			
	To 3 Pieces Gingham, Blue, q^t 84 y^ds @ 1/5 £5″19″–			
	2 —— ditto, Pink, q^t 56 y^ds @ 1/10½ 5″ 5″–			
	4 —— Cambric, N^o 1, q^t 80 y^ds @ 2/4½ 9″10″–			
		20	14	″
	13			
1	*D^r* P. Armitage.			
	To my Bill, N^o 6, due 16^th April	83	17	10
	D^r CASH.			
	To 1 Piece Twilled Sarcenet, q^t 20 y^ds @ 6/8 £6″13″4			
	12 y^ds Fine Lawn @ 6/10 ..... 4″ 2″–			
	10″15″4			
	Abated ..... –″–″4			
		10	15	″
	14			
5	*C^r* J. Devon & Co. *Bloomsbury Sq.*			
	By Amount of Goods, as ☞ Bill of Parcels ..	79	19	6

folio.	*March*, 1829.	£	s.	d.
	15			
2	*Dr* Miss Goldsmith.			
	To 2 Pieces ⅘ Muslin, qt 20 yds @ 2/9 £2 ″ 15 ″ –			
	10 yds Black Silk Velvet @ 15/6.. 7 ″ 15 ″ –			
		10	10	″
4	*Cr* Charles King & Co.			
	By Cash received in full ..... £50 ″ 5 ″ –			
	Discount ..... 5 ″ 5 ″ 9			
		55	10	9
	16			
4	*Dr* Charles King & Co.			
	To 10 Pieces Calico, qt 280 yds @ 1/9 £24 ″ 10 ″ –			
	2 —— Cloth, Bottle plain,			
	40 yds @ 8/6 17 ″ – ″ –			
		41	10	″
	Cr Cash.			
	By 13 Pieces Dimity, qt 780 yds @ 11½*d*.	37	7	6
	17			
	Dr Cash.			
	To 15 yds Tweeled Sarcenet @ 5/9.. £4 ″ 6 ″ 3			
	16 — Fine Lawn @ 6/6 ..... 5 ″ 4 ″ –			
	9 ″ 10 ″ 3			
	Abated..... – ″ – ″ 3			
		9	10	″
	18			
3	*Dr* J. Blackburn & Son.			
	To *Cash* paid them ..... £52 ″ 14 ″ 6			
	To my Bill, N° 7, due 28th May .. 78 ″ 5 ″ –			
	Discount..... 6 ″ 17 ″ 9			
		137	17	3

folio.	*March*, 1829.	£	s.	d.
	18			
5	*Cr* Peel & Ainsworth, *Stockport*.			
	By 30 Pieces $\frac{5}{4}$ Muslins, qt 720 yds, as ℔ B. P.	48	5	10
	20			
2	*Dr* Samuel Jackson.			
	To 9 Pieces Dimity, qt 540 yds @ 1/3¼ £34 6 3			
	10 —— Shalloon, 280 — @ 1/5 .. 19 16 8			
	12¼ yds Broad Cloth, Brown, @ 15/8 9 11 11	63	14	10
2	*Cr* Samuel Jackson.			
	By Cash received in part of the above	45	"	"
4	*Cr* Benjamin Browne.			
	By Bill N° 6, due 20th May	74	10	"
	21			
5	*Dr* Daniel Campbell, *Wapping*.			
	To 7 Pieces Flannel @ 43/6 ℔ Piece £15 4 6			
	5 —— Russia Sheeting @ 63/ ℔ Piece 15 15 —	30	19	6
	23			
5	*Dr* Joseph Somerville, *Brentford*.			
	To 1 Piece Cloth, light Olive, qt 39¼ yds @ 8/6 £16 15 9			
	2 —— Linen, N° 1, qt 50 yds @ 2/9 6 17 6			
	3 —— ditto, N° 2, qt 75 yds @ 3/9 14 1 3	37	14	6
1	*Cr* George Newham.			
	By Cash received in full..... £49 2 —			
	Discount 2 11 4	51	13	4

folio.	*March*, 1829.	£	s.	d.
	24			
5	*Cr* John Thomson.			
	By his Bill N° 7, due 23rd June.....	74	6	6
4	*Dr* Benjn Browne.			
	To 1 Piece Cloth, light Olive, 39¼ yds @ 8/6 £16„15„9			
	1 —— ditto, dark Blue, 37½ yds @ 7/4 13„15„–			
		30	10	9
	25			
3	*Cr* Lady Nightingale.			
	By Cash received in full.....	7	10	„
4	*Dr* Henry Hume.			
	To 4 Pieces Dimity, qt 240 yds @ 1/3 £15„–„–			
	10 —— Russia Sheeting @ 63/ 31„10„–			
		46	10	„
	27			
3	*Dr* Miss Dobson.			
	To 1 Piece Cambric, N° 3, qt 20 yds @ 4/9 £4„15„–			
	13 yds Fine Lawn @ 6/6..... 4„ 4„6			
		8	19	6
3	*Cr* Richard Latimer.			
	By his Bill N° 8, due 23rd June....£58„12„–			
	By *Cash*, received in full..... 15„ 2„6			
	Discount ..... 3„17„8			
		77	12	2
	28			
4	*Cr* Henry Hume.			
	By his Bill N° 9, due 1st May .... £74„8„8			
	Discount..... 7„9„8			
		81	18	4

folio.	*March*, 1829.	£	s.	d.
	29			
5	*Dr* David Fleming & Co.			
	For Goods shipped by their order on board the Ann, Thos Lea, Master, for *Barbadoes*,			
	To 51 yds Broad Cloth, Bronze, @ 21/ £ 53„11„ –			
	420 — Kerseys @ 6/8 ..... 140„ – „ –			
	63 Pieces Flannel @ 45/6 .. 143„ 6„ 6			
	56 —— Cotton Shirting @ 18/9 52„10„ –			
	Boxes and Cord ..... 2„ 7„ 8			
	Charges till on Board ..... 4„13„10			
	Insurance on £420 at 5 guineas ℔ cent, and Policy 27/6 23„ 8„ 6			
		419	17	6
5	*Cr* John Hazard.			
	By Premium of Insurance on £420, on Goods ℔ the Ann for Barbadoes, as above	23	8	6
	31			
2	*Cr* John Saleman.			
	By three months Salary, due him this day ...	36	15	„

CASH-BOOK.

Single Entry.

1829.		*Dr* CASH.	*Received.* £	s.	d.
Jan.	2	To Capital in Banker's.....	1500	„	„
	9	To Broad Cloth, received for 9 yds. @ 15/6	6	19	6
	12	To Linen, for 25 yds. 3/10	4	15	10
	21	To ditto for 25 yds. @ 2/9 .....£3„8„9			
	„	„ —— — 25 „ @ 4/..... 5„-„-	8	8	9
			1520	4	1
Feb.	1	To Balance from last Month	1376	5	„
	„	To Miss Goldsmith, received in full	11	1	„
	2	To Velvet, received for 9 yds. Black, @ 15/6	6	19	6
	6	To Lady Nightingale, received in full.....	10	8	6
	9	To Cambrics, received for 30 yds. ℔ Day-Book ..	4	17	6
	11	To Charles King & Co., received in part	50	„	„
	14	To Mrs. Martin, received in full	12	18	„
	20	To Miss J. Dobson, for Goods on the 4th instant ..	16	2	6
	25	To Bills Receivable, discounted N° 3	67	15	„
	28	To Bills Receivable, received payment of N° 2....	72	17	11
			1629	4	11

1829.		C^r CASH.	Paid. £	s.	d.
Jan.	7	By Carriage on Broad Cloths from Leeds	2	14	6
	„	By ditto on Linens from Dublin	1	16	4
	9	By Furniture for Warehouse, paid J. Carpenter ..	68	10	6
	12	By Carriage on Cambrics from Manchester	1	12	8
	14	By John Saleman, paid him on Account of Salary..	10	10	„
	23	By Flannel, paid for 9 pieces @ 37/6	14	3	6
	„	By Carriage on Muslins from Glasgow .. £1 „12„ 9			
	„	By ditto on Ginghams from ditto.... 2„ 3„10			
			3	16	7
	30	By Dimity, paid for 240 yds. @ 12½d.	12	10	„
	31	By Family Expences, laid out this Month	21	10	„
	„	By Petty Charges on the Business, this Month....	6	15	„
	„	By *Balance*, carried to next Month.....	1376	5	„
			1520	4	1
Feb.	2	By Calico, paid for 840 yds. @ 1/4¼	56	17	6
	6	By Carriage on Narrow Cloths from Leeds	1	10	8
	7	By Henry Coleman, in part	50	„	„
	9	By Sarcenet, paid for 300 yds. @ 4/9.....	71	5	„
	11	By John Saleman, paid on Account of Salary.....	9	9	„
	13	By Archib. Heron & Co., paid them in full, ℔ D.-B.	95	14	6
	14	By Henry Coleman, in full, ℔ ditto	27	18	6
	15	By Narrow Cloths, paid difference of barter	16	2	6
	16	By Joseph Freeman & Son, paid them in full	76	7	„
	18	By Lawn, paid for 320 yds. @ 4/2	66	13	4
	23	By Milner & Gale, paid J. Bean, ℔ their order ..	53	8	„
	25	By Discount, paid on Bill N° 3, discounted	„	9	8
	28	By Milner & Gale, settled in full, as ℔ D.-Book ..	78	17	„
	„	By Family Expences, this Month	16	15	„
	„	By Petty Charges on Business, ditto	7	10	6
	„	By *Balance*, carried to next Month.....	1000	6	9
			1629	4	11

1829.		*Dr* CASH.	*Received.* £	s.	d.
Mar.	1	To Balance from last Month	1000	6	9
	"	To Broad Cloth, received for 9¾ yds. @ 22/	10	14	6
	2	To Mrs. J. Robinson, received payment of former Account	11	6	"
	3	To John Edwards, in full, till 3rd instant	44	6	8
	8	To Goods received, as ℔ Day-Book	10	3	"
	11	To Bills Receivable, received payment of N° 1....	65	10	"
	13	To Goods received, as ℔ Day-Book	10	15	"
	15	To Charles King & Co. received in full	50	5	"
	17	To Goods received, as ℔ Day-Book	9	10	"
	20	To Samuel Jackson, in part	45	"	"
	22	To Bills Receivable, received payment of N° 4	54	9	10
	"	To ditto ditto, discounted N° 6	74	10	"
	23	To George Newham, in full	49	2	"
	24	To Lady Nightingale, in full	7	10	"
	27	To Robert Latimer, ditto	15	2	6
			1458	11	3

1829.	Cr CASH.	Paid. £	s.	d.
Mar. 3	By Charles Williams, paid J. Smith ℔ order.....	32	10	,
4	By Carriage of Flannel from Kendal	1	11	5
7	By Kerseys, paid for 360 yds. @ 4/10½	87	15	,
9	By Repairs to Warehouse, ℔ Tradesmen's Bills ..	19	8	10
10	By Carriage on Shalloons from Kendal	1	11	3
11	By Broad Cloth, paid difference of barter	2	,	10
14	By Bills Payable, paid N° 1, I. Inglis & Co.....	45	10	,
16	By Dimity, paid for 780 yds. @ 11½*d.*	37	7	6
18	By Carriage, on Muslins from Stockport	1	11	8
„	By J. Blackburn & Son, paid them in full, ℔ D.-B.	52	14	6
„	By Bills Payable, paid N° 3, A Heron & Co.....	93	4	6
21	By John Saleman, to account	12	12	,
22	By Discount on Bill N° 6	,	12	4
23	By Bills Payable, paid N° 4.....	110	15	6
25	By a Quarter's Rent and Taxes, due this day	37	10	,
29	By Charges on Goods shipped by the Ann.....	7	1	6
30	By Bills Payable, paid N° 2.....	71	15	6
31	By Family Expenses, paid this month	20	10	,
,	By Petty Charges, ditto	8	12	3
„	By *Balance* on hand	813	16	8
		1458	11	3

Bills

No.	When received,		and from whom.	On whom drawn.	Place.	Date.
1	Jan.	18	Samuel Jackson	Henry Venn	Richmond	Jan. 8th
2		28	Robert Jenner	Himself	Camden Town	14th
3	Feb.	24	Henry Hume	Thos. Smith	Woolwich	Feb. 15th
4		25	Palmer & Son	Geo. Oates	Edgeware	Jan. 19th
5	March	8	Ditto	J. Birch	Ditto	Feb. 21st
6		20	Benjamin Browne	Himself	London	March 17th
7		24	John Thomson	A. Smith	Islington	20th
8		27	Richard Latimer	R. Benson	Highgate	Feb. 20th
9		28	Henry Hume	Himself	London	March 28th

Bills

No.	When accepted.		By whom drawn.	Payable to.	Place.	Date.
1	Jan.	30	James Inglis & Co.	Wm. Hall	Glasgow	Jan. 11th
2		"	Ditto	I. Inglis & Co.	Ditto	27th
3	Feb.	13	Arch. Heron & Co.	Their Order	London	Feb. 15th
4		27	Milner & Gale	Edw. Cooke	Leeds	20th
5	March	6	Charles Williams	Thos. Jones	Kendal	March 2nd
6		13	P. Armitage	Ben. Fox	Dublin	13th
7		18	J. Blackburn & Son	Henry Venn	Leeds	25th

Receivable—1829.

Time.	When due.	Sum. £	s.	d.	When and		How disposed of.
2 Months	11th March	65	10	„	March	11	*Received payment*
6 Weeks	28th Feb.	72	17	11	Feb.	28	*ditto*
2 Months	18th April	67	15	„	Feb.	25	*Discounted*
2 Months	22nd March	54	9	10	March	22	*Received payment*
2 Months	24th April	45	10	6			
2 Months	20th May	74	10	„	March	22	*Discounted at Bank*
1 Month	23rd April	74	6	6			
4 Months	23rd June	58	12	„			
1 Month	1st May	74	8	8			

Payable—1829.

Time.	When due.	Sum.			When and		To whom Paid.
2 Months	14th March	45	10	„	March	14	*G. Glyne & Co.*
2 Months	30th	71	15	6		30	*Jones & Co.*
1 Month	18th	93	4	6		18	*Smyth & Payne*
1 Month	23rd	110	15	6		23	*Rothschild & Son.*
2 Months	5th May	57	10	„			
1 Month	16th April	83	17	10			
2 Months	28th May	78	5	„			

LEDGER.

Single Entry.

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1829				£	s.	d.
		Dr Milner & Gale,				
Feb.	23	To Cash paid J. Bean ℔ order	8	53	8	//
	27	To Cash and Discount	//	99	7	3
	//	To Bill to E. Cooke, N° 4.....	//	110	15	6
				263	10	9
		Dr P. Armitage,				
Mar.	13	To Bill, payable to B. Fox, N° 6	12	83	17	10
	31	To *Balance* due him..transfer[d] to *folio*	6	79	1	8
				162	19	6
		Dr George Newham,				
Jan.	7	To Goods	1	13	15	//
Mar.	10	To ditto	11	37	18	4
				51	13	4
		Dr Jos. Freeman & Son,				
Feb.	16	To Cash and Discount	7	80	7	4
		Dr Robert Jenner,				
Jan.	11	To Goods	1	72	17	11
Mar.	6	To ditto	10	51	3	6
				124	1	5
		Dr Arch[d] Heron & Co.				
Feb.	13	To Bill N° 2	6	93	4	6
	//	To Cash and Discount	//	105	13	6
				198	18	//

1829		*Leeds.*	*Cr*		£	*s.*	*d.*
Jan.	3	By Goods ℔ Invoice		1	263	10	9
		Dublin.	*Cr*				
Jan.	5	By Goods ℔ Invoice		1	162	19	6
		Cheapside.	*Cr*				
Mar.	23	By Cash and Discount		14	51	13	4
		Manchester.	*Cr*				
Jan.	10	By Goods ℔ Invoice		1	80	7	4
		Camden Town.	*Cr*				
Jan.	28	By his Acceptance, N° 2		3	72	17	11
Mar.	31	By *Balance* due me	*fol.*	6	51	3	6
					124	1	5
		Wood Street (Cheapside).	*Cr*				
Jan.	13	By Goods ℔ Invoice		2	198	18	//

1829				£	s.	d.
		*D*r John Saleman,				
Jan.	14	To Cash, in part, ℔ Cash-Book	//	10	10	//
Feb.	11	To ditto ..... ditto	//	9	9	//
Mar.	21	To ditto ..... ditto	//	12	12	//
	31	To *Balance* due him ..... *fol.*	6	4	4	//
				36	15	//
		*D*r Miss A. Goldsmith,				
Jan.	14	To Goods	2	11	1	//
Mar.	15	To ditto	12	10	10	//
				21	11	//
		*D*r James Inglis & Co.				
Jan.	30	To Bills Nos 1 and 2	3	117	5	6
		*D*r Samuel Jackson,				
Jan.	18	To Goods	2	81	14	//
Mar.	20	To ditto	13	63	14	10
				145	8	10
		*D*r Mrs. Martin,				
Jan.	25	To Goods	3	12	18	4
Mar.	7	To ditto	10	8	7	4
				21	5	8
		*D*r Henry Coleman,				
Feb.	7	To Cash, in part	5	50	//	//
	14	To Cash, and Discount.....	6	34	5	//
				84	5	//

1829		*My Clerk.* Cr		£	s.	d.
Mar.	31	By Salary for 3 Months.....	15	36	15	//
				36	15	//
		Oxford Street. Cr				
Feb.	1	By Cash in full	4	11	1	//
Mar.	31	By *Balance* due me ..... *fol.*	6	10	10	//
				21	11	//
		Glasgow. Cr				
Jan.	16	By Goods & Invoice.....	2	117	5	6
		Richmond. Cr				
Jan.	18	By Bill on H. Venn, No 1	2	65	10	//
Mar.	20	By Cash, in part	13	45	//	//
	31	By *Balance* due me ..... *fol.*	6	34	18	10
				145	8	10
		City Road. Cr				
Feb.	14	By Cash and abatement	6	12	18	4
Mar.	31	By *Balance* due me ..... *fol.*	6	8	7	4
				21	5	8
		Cateaton Street. Cr				
Jan.	27	By Goods & Invoice.....	3	84	5	//

1829				£	s.	d.
		Dr Lady Nightingale,				
Jan.	28	To Goods	3	10	8	6
Feb.	21	To ditto	7	7	10	//
				17	18	6
		Dr John Edwards,				
Feb.	1	To Goods	4	18	6	8
	13	To ditto	6	28	6	8
Mar.	3	To ditto	9	55	6	3
				101	19	7
		Dr J. Blackburn & Son,				
Mar.	18	To Cash, and Discount	13	59	12	3
	//	To Bill, N° 8, to H. Venn	//	78	5	//
				137	17	3
		Dr Miss Jane Dobson,				
Feb.	4	To Goods	4	16	2	6
	20	To ditto	7	9	13	7
Mar.	27	To ditto	14	8	19	6
				34	15	7
		Dr Richard Latimer,				
Feb.	6	To Goods	5	26	4	11
	23	To ditto	8	51	7	3
				77	12	2

1829		*Park Crescent.* Cr		£	s.	d.
Feb.	6	By Cash in full	4	10	8	6
Mar.	25	By ditto	14	7	10	//
				17	18	6
		Chelsea. Cr				
Mar.	3	By Cash and Discount	9	46	13	4
	31	By *Balance* due me.....*fol.*	6	55	6	3
				101	19	7
		Leeds. Cr				
Feb.	4	By Goods ℔ Invoice.....	4	137	17	3
		Paddington. Cr				
Feb.	20	By Cash, for Goods on 4th inst	7	16	2	6
Mar.	31	By *Balance* due me.....*fol.*	6	18	13	1
				34	15	7
		Highgate. Cr				
Mar.	27	By Bill on R. Benson, N° 8	15	58	12	//
	//	By Cash and Discount	//	19	//	2
				77	12	2

1829				£	s.	d.
		Dr Benjn Browne,				
Feb.	7	To Goods	5	47	6	8
Mar.	4	To ditto	10	27	3	4
	24	To ditto	14	30	10	9
				105	//	9
		Dr Charles King & Co.				
Feb.	11	To Goods	5	105	10	9
Mar.	16	To ditto	12	41	10	//
				147	//	9
		Dr Henry Hume,				
Feb.	15	To Goods	6	89	13	4
	24	To ditto	8	13	10	//
Mar.	25	To ditto	14	46	10	//
				149	13	4
		Dr Palmer & Son,				
Feb.	16	To Goods	7	67	8	6
	27	To ditto	8	21	//	10
Mar.	8	To ditto	10	23	6	//
				111	15	4
		Dr Mrs. J. Robinson.				
Feb.	21	To Goods	7	11	6	//
Mar.	2	To ditto	9	17	3	6
				28	9	6

1829		*Kentish Town.* Cr		£	s.	d.
Mar.	20	By his Acceptance, N°	13	74	10	//
	31	By *Balance* due me..... *fol.*	6	30	10	9
				105	//	9
		Greenwich. Cr				
Feb.	11	By Cash in part.....	5	50	//	//
Mar.	15	By Cash and Discount	12	55	10	9
	31	By *Balance* due me..... *fol.*	6	41	10	//
				147	//	9
		Woolwich. Cr				
Feb.	24	By Bill on T. Smith, N° 4	8	67	15	//
Mar.	28	By his Acceptance, N° 9, and Discount	15	81	18	4
				149	13	4
		Edgeware. Cr				
Feb.	25	By Bill on G. Oates, N° 3	8	54	9	10
Mar.	7	By ditto on J. Birch, N° 5	10	45	10	6
	31	By *Balance* due me..... *fol.*	6	11	15	//
				111	15	4
		New Road. Cr				
Mar.	2	By Cash for Goods on 21st Feb.	9	11	6	//
	31	By *Balance* due me..... *fol.*	6	17	3	6
				28	9	6

1829				£	s.	d.
		Dr Charles Williams.				
Mar.	3	To Cash paid J. Smith	9	32	10	//
	6	To Bill to Jh Jones, No 5	10	57	10	//
	31	To *Balance* due him ..... *fol.*	6	57	//	//
				147	//	//
		Dr John Thomson,				
Mar.	4	To Goods	9	53	12	6
	11	To ditto	11	20	14	//
				74	6	6
		Dr John Devon & Co.				
Mar.	31	To *Balance* due them..... *fol.*	6	79	19	6
		Dr Peel & Ainsworth,				
Mar.	31	To *Balance* due them..... *fol.*	6	48	5	10
		Dr Daniel Campbell,				
Mar.	21	To Goods	13	30	19	6
		Dr Joseph Somerville,				
Mar.	23	To Goods	14	37	14	6
		Dr David Fleming & Co.				
Mar.	29	To Goods ℔ the Ann	15	409	17	6
		Dr John Hazard,				
Mar.	31	To *Balance* due him ..... *fol.*	6	23	8	6

1829				£	s.	d.
		Kendal. Cr				
Mar.	1	By Goods ℔ Invoice	9	115	2	9
	9	By ditto ditto	11	31	17	3
				147	//	//
		Islington. Cr				
Mar	24	By Bill, N° 7, on A. Smart	14	74	6	6
		Bloomsbury Square. Cr				
Mar.	14	By Goods ℔ Invoice	12	79	19	6
		Stockport. Cr				
Mar.	18	By Goods ℔ Invoice	13	48	5	10
		Wapping. Cr				
Mar.	31	By *Balance* due me *fol.*	6	30	19	6
		Brentford. Cr				
Mar.	37	By *Balance* due me *fol.*	8	37	14	6
		Barbadoes. Cr				
Mar.	31	By *Balance* due me *fol.*	6	409	17	6
		Fleet Street. Cr				
Mar.	29	By Insurance on Goods ℔ the Ann	15	23	8	6

1829		D^r BALANCE.		£	s.	d.
Mar.	31	To Robert Jenner, *Camden Town*	1	51	3	6
	"	To Miss Ann Goldsmith, *Oxford Street*	"	10	10	"
	"	To Samuel Jackson, *Richmond*	2	34	18	10
	"	To Mrs. Martin, *Kingsland Road*	"	8	7	4
	"	To John Edwards, *Chelsea*	3	55	6	3
	"	To Miss Jane Dobson, *Paddington*	"	18	13	1
	"	To Benjamin Browne, *Kentish Town*.....	4	30	10	9
	"	To Charles King & Co., *Greenwich*	"	41	10	"
	"	To Palmer & Son, *Edgeware*	"	11	15	"
	"	To Mrs. J. Robinson, *New Road*	"	17	3	6
	"	To Daniel Campbell, *Wapping*	5	30	19	6
	"	To Joseph Somerville, *Brentford*	"	37	14	6
	"	To David Fleming & Co., *Barbadoes*.....	"	419	17	6
		Open accounts owing me		768	9	9
	"	BILLS *in my possession*, ☞ Bill-Book.				
		N° 7, on A. Smith, due 23rd April.... £74„ 6„6				
		5, — J. Birch, — 24th —.... 45„10„6				
		9, — H. Hume, — 1st May..... 74„ 8„8				
		8, — R. Benson, — 23rd June.... 58„12„–				
				252	17	8
	"	To CASH in hand, ☞ Cash		813	16	8
	"	To GOODS on hand, ☞ Inventory, page –		271	„	7
	"	To FURNITURE in Warehouse, valued at.....		68	10	6
		Amount of Effects .....£		2174	15	2

1829		*Contra.*	C^r	£	s.	d.
Mar.	31	By P. Armitage, *Dublin*	1	79	1	8
	"	By Charles Williams, *Kendal*	5	57	"	"
	"	By John Devon & Co., *London*	"	79	19	6
	"	By Peel & Ainsworth, *Stockport*.....	"	48	5	10
	"	By John Hazard, *Fleet Street*	3	23	8	6
	"	By John Saleman, *my Clerk*	2	4	4	"
	"	Accounts owing by me		291	19	6
		BILLS *accepted and unpaid*, ℣ Bill-Book.				
		N° 6, To C. Williams, due 16th April £83„17„10				
		5, — C. Williams, — 5th May.. 57„10„-				
		28th — .. 78„ 5„-				
				219	12	10
		Amount of Debts		511	12	4
		STOCK at Commencement ..... £1500„-„-				
		Therefore the *Net Gain* since is .. 163„2„10				
				1663	2	10
			£	2174	15	2

STOCK;

OR,

WAREHOUSE-BOOK.

The following Warehouse, or Stock-Book, is made up from the Invoices of Goods *bought*, and from the *Sales* in the Day-Book. The purchases are *added* to the former Stock, and the Sales *deducted*, as they take place. The difference shews the quantity of each kind of Goods on hand at any time, and which should agree with those in the Shop or Warehouse.

To ascertain the gain or loss at *taking a Balance:* to the amount of the Sales, add the value on hand; and this sum compared with the *Invoice charge* of the goods, including the *expense of Carriage*, &c., taken from the Cash-Book, shews the gain or loss on that particular article.

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STOCK-BOOK,

Commencing January 3, 1829.

		Broad Cloths.	Yards Brown	Yards Bronze	Yards Black.	Sales per DAY-BOOK. £	s.	d.
Jan.	3	Bought	85	89	141			
	9	Sold	9	....	....	6	19	6
			76					
	11	Sold	....	22¾	47	72	17	11
				66¼	94			
	18	Sold	21¼	....	23½	41	18	2
Feb.	1	On hand	54¾	66¼	70½			
	6	Sold		15¼	10	26	4	11
				51	60½			
	11	Sold	42½	....	....	32	18	9
	14	Taken	....	....	5	4	13	9
Mar.	1	On hand	12¼	51	55¼			
	"	Sold			9¾	10	14	6
					45¾			
	11	Received	42	....	....	"	"	"
			54¼	....	....	"	"	"
	20	Sold	12¼			9	11	11
			42					
	29	Shipped	....	51	....	53	11	"
	31	On hand	42	....	45¾			
		Amount of Sales				259	10	5
		On hand.						
		42 yds. brown @ 13/4 .... £28 " - " -						
		45¾ — black — 18/9 .... 42 " 17 " 10						
						70	17	10
		Amount ..... £				330	8	3
Jan.	3	Invoice ℔ D. B. ..... £263 " 10 " 9						
		Carriage ℔ C. B. ..... 2 " 14 " 6						
					266 " 5 " 3			
Mar.	11	Received in exchange .... 28 " 17 " 6						
						295	2	9
		Gain by the Sales ..... £				35	5	6

		Irish Linens.	Yards No. 1.	Yards No. 2.	Sales. £	s.	d.
Jan.	5	Bought	750	500			
	7	Sold	100	....	13	15	„
			650				
	12	Sold	....	25	4	15	10
				475			
	18	Sold	150	100	39	15	10
			500	375			
	21	Sold	25	25	8	8	9
			475	350			
	25	Sold	....	50	10	8	4
Feb.	1	*On hand*	475	300			
	13	Sold	150	50	28	6	8
			325	250			
	14	*Taken*	....	25	4	3	4
				225			
	27	Sold	....	75	14	7	6
Mar.	1	*On hand*	325	150			
	3	Sold	75	....	10	6	3
			250				
	10	Sold	125	....	14	11	8
			125				
	23	Sold	50	75	20	18	9
	31	*On hand*	75	75			
		Amount of Sales			169	17	11
		75 yds. N° 1 @ 2/2.... £8„2„6					
		75 —— — 2 @ 3/3.... 12„3„9					
					20		3
		Amount			190	4	2
Jan.	5	Invoice ℔ D. B. .. £162„19„6					
	7	Carriage ℔ C. B. ... 1„16„4					
					164	15	10
		Gain..... £			25	8	4

Cambrics.			Yards No. 1.	Yards No. 2.	Yards No. 3.	Sales. £	s.	d.
Jan.	10	Bought	300	200	160			
	14	Sold	....	....	20	4	15	"
					140			
	25	Sold	20	....	....	2	10	"
Feb.	1	On hand	280	200	140			
	"	Sold	80	....	40	18	6	8
			200		100			
	9	Sold	20	....	10	4	17	6
			180		90			
	21	Sold	....	....	20	4	15	"
					70			
	27	Sold	....	40	....	6	13	4
Mar.	1	On hand	180	160	70			
	8	Sold	40	....	....	4	3	4
			140					
	11	Sold	80	....	....	9	10	"
			60					
	27	Sold	....	....	20	4	15	"
					50			
	28	Taken			10	1	17	6
	31	On hand	60	160	40			
		Amount of Sales				62	3	4
		60 yds. @ 1/8 ..... £5 " – "–						
		160 — — 2/6 ..... 20 " – "–						
		40 — — 3/9 ..... 7 " 10 "–						
						32	10	"
		Amount ..... £				94	13	4
Jan.	10	Invoice ℔ D. B. ..... £80 " 7 "4						
	12	Carriage ℔ C. B. ..... 1 " 12 "8						
						82	"	"
		Gain ..... £				12	13	4

Kerseys.			Yards.	Sales. £	s.	d.
Jan.	13	Bought	540			
Feb.	11	Sold	180	60	„	„
			360			
	15	Bartered	150	43	2	6
			210			
		Sold	150	50	„	„
Mar.	1	*On hand*	60			
Mar.	7	Bought	360	„	„	„
			420			
	29	Shipped off	420	140	„	„
		Amount of Sales .... £		293	2	6
Jan.	13	Invoice .... £148„10„–				
Mar.	7	Ditto .... 87„15„–				
				236	5	„
		Gain ..... £		56	17	6

Quilting.			Yards.	Sales. £	s.	d.
Jan.	13	Bought	252			
	14	Sold	24	6	6	„
			228			
Feb.	11	Sold	48	12	12	„
			180			
Mar.	3	Sold	180	45	„	„
		Amount of Sales		63	18	„
Jan.	13	Invoice		50	8	„
		Gain ..... £		13	10	„

		Muslins.	Yards, 4/4	Yards, 6/4	Yards, 5/4	Sales. £	s.	d.
Jan.	16	Bought	480	150	....			
Feb.	20	Sold	....	10	....	1	8	4
				140				
	21	Sold	48	....	....	3	12	,,
			432					
	,,	Sold	....	20	....	2	15	,,
				120				
	24	Sold	120	40	....	13	10	,,
Mar.	1	On hand	312	80				
	2	Sold	24	....	....	1	16	,,
			288					
	7	Sold	24	....	....	1	14	,,
			264					
	8	Sold	96	....	....	6	16	,,
			168					
	15	Sold	....	20	....	2	15	,,
				60				
	18	Bought.....	....	....	720			
	28	*Taken*	24	....	....	1	6	,,
	31	On hand	144	60	720			
		Amount of Sales....	....	....	....	36	18	4
		144 yds. @ 1/1 ..... £ 7,,10,,–						
		60 —— ,, 2/1 ..... 6,, 5,,–						
						13	15	,,
		Value on hand*				50	13	4
Jan.	16	Invoice ℔ D.-B..... £41,,12,,6						
		Box 5/6 and Carriage.. 1,,18,,3						
						43	10	9
		Gain..... £				7	2	7

* Exclusive of the parcel entire on the 18th inst. *vide* Inventory of Goods, *page 55.*

Ginghams.			Yards, Blue.	Yards, Pink.	Sales. £	s.	d.
Jan.	16	Bought	476	644			
Feb.	21	Sold		84	7	14	„
				560			
	23	Sold	196	280	39	11	„
Mar.	1						
	11	*On hand*	280	280			
		Sold	84	56	11	4	„
	31						
		On hand	196	224			
		Amount of Sales			58	9	„
		196 yds. Blue, @ 1/1½ ..	£11„ 0„ 6				
		224 — Pink, „ 1/6	16„16„ –				
					27	16	6
Jan.	16				86	5	6
	23	Invoice and Box 6/.....	£75„ 7„ 6				
		Carriage & C.-B.....	2„ 3„10				
					77	11	4
		Gain ..... £			8	14	2

Flannels.			Pieces.	....	Sales. £	s.	d.
Jan.	22	Bought	9	....			
Mar.	1	Ditto	61	....			
			70	....			
	21	Sold	7	....	15	4	6
			63	....			
	29	Shipped off.....	63	....	143	6	6
		Amount of Sales ..... £			158	11	„
Jan.	22	Invoice ..... £	14„ 3„6				
Mar.	1	Ditto	115„ 2„9				
	4	Carriage	1„11„5				
					130	17	8
		Gain..... £			27	13	4

		Velvet.	Yards, Black.	Yards, Green.	Sales. £	s.	d.
Jan.	27	Bought	54	42			
	28	Sold	....	6	6	6	„
Feb.	1	*On hand*	54	36			
			9		6	19	6
			45				
	4	Sold	....	13	13	6	6
				23			
	20	Sold	5		4	1	3
			40				
	23	Sold	15		11	16	3
Mar.	1	*On hand*	25	23			
	2	Sold		15	15	7	6
				8			
	14	Sold	10	....	7	15	„
	31	*On hand*	15	8			
		Amount of Sales			65	12	„
		15 yds. Black @ 12/6 .... £9„7„6					
		8 — Green — 15/..... 6„-„-					
					15	7	6
					80	19	6
Jan.	27	Invoice ☞ Day Book			65	5	„
		Gain ..... £			15	14	6

		Dimity.	Yards.	Sales. £	s.	d.
Jan.	30	Bought	240			
Mar.	4	Sold	240	15	10	„
	16	Bought	780			
	20	Sold	540	34	6	3
			240			
	25	Sold	240	15	„	„
		Amount of Sales		64	16	3
Jan.	30	Invoice..... £12„10„-				
Mar.	16	Ditto ..... 37„ 7„6				
				49	17	6
		Gain ..... £		14	18	9

		Lawn.	Yards.	Sales. £	s.	d.
Jan.	27	Bought	80			
	28	Sold	11	4	2	„
Feb.	1	*On hand*	69			
	4	Sold	8	2	16	6
			61			
	15	Sold	40	13	13	4
			21			
	18	Bought	320			
			341			
	20	Sold	12	4	4	„
Mar.	1	*On hand*	329			
	8	Sold	20	6	„	„
			309			
	13	Sold	12	4	2	„
			297			
	17	Sold	16	5	4	„
			281			
	27	Sold	13	4	4	6
	31	*On hand*	268			
		Amount of Sales ..		44	6	4
		268 yds. @ 3/*		40	4	„
				84	10	4
Jan.	27	Invoice .. £19 „ „				
Feb.	18	Ditto .... 66 „ 13 „ 4				
				85	13	4
		Loss ..... £		1	3	„

* In estimating the value of the Goods on hand at *Balancing*, attention should be paid to the current prices at the time. It is much more correct to value the Goods at the prices at which we can purchase, than at prime cost; for the design of affixing any value is, to point out the gain or loss; and the *gain* is in reality obtained so soon as the prices rise, or the *loss* suffered so soon as they fall.

In the above instance, the price of *Lawns* is supposed to have fallen from 4/2 to 3/ ℔ yard, at which price the Stock on hand is valued.

Calico.			Yards.	Sales. £	s.	d.
Feb.	2	Bought	840			
Mar.	4	Sold	140	11	13	4
			700			
	10	Sold	280	23	6	8
			420			
	11	Exchanged	140	9	18	4
			280			
	16	Sold	280	24	10	„
		Amount of Sales		69	8	4
Feb.	2	Invoice ℔ D. B.....		56	17	6
		Gain..... £		12	10	10

Sarcenet.			Yards.	Sales. £	s.	d.
Feb.	9	Bought	300			
	15	Sold	80	26	„	„
Mar.	1	*On hand*	220			
	4	Sold	165	53	12	6
			55			
	7	Sold	20	6	13	4
			35			
	13	Sold	20	6	13	4
			15			
	17	Sold	15	4	6	3
		Amount of Sales.... £		97	5	5
Feb.	9	Cost.....		71	5	„
		Gain..... £		26	„	5

Narrow Cloths.			Yards, Bottle Plain.	Yards, Light Olive.	Yards, Dark Blue.	Sales. £	s.	d.
Feb.	4	Bought	120	79	225			
	7	Sold	40	....	75	47	6	8
			80	....	150			
	15	Received	....	158	....			
				237				
	16	Sold	....	79	75	67	8	6
Mar.	1	*On hand*.....	80	158	75			
	6	Sold	....	79	37½	51	3	6
				79	37½			
	8	Sold	40	....	....	16	10	"
			40					
	16	Sold	40	....	....	17	"	"
			....					
	23	Sold	....	39½	....	16	15	9
				39½				
	24	Sold	....	39½	....	30	10	9
		Amount of Sales ..... £				246	15	2
Feb.	6	Invoice ..... £137„17„ 3						
		Carriage ..... 1„10„ 8						
				139„ 7„11				
	15	Received in Barter....		59„ 5„ –				
						198	12	11
		Gain..... £				48	2	3

Shalloon.			Yards.	Sales. £	s.	d.
Mar.	9	Bought	560			
	11	Exchanged	280	16	18	4
			280			
	20	Sold.....	280	19	16	8
		Sales	.. £	36	15	"
Mar.	9	Cost.....	....	31	17	3
		Gain	.. £	4	17	9

Russia Sheeting.			Pieces.	Sales. £	s.	d.
Mar.	14	Bought	15			
	21	Sold.....	5	15	15	"
			10			
	25	Sold.....	10	31	10	"
		Sales	....	47	5	"
Mar.	14	Cost.....	....	39	7	6
		Gain	.. £	7	17	6

Cotton Checks.			Pieces.	Sales. £	s.	d.
Mar.	14	Bought	56			
	29	*Shipped*	56	52	10	"
	14	Cost.....	....	40	12	"
		Gain	.. £	11	18	"

INVENTORY OF GOODS,

TAKEN FROM THE PRECEDING WAREHOUSE-BOOK.

[*On hand* 31*st March*, 1829.]

	£ s. d.	£	s.	d.
BROAD CLOTHS 42 yds. Brown, @ 13/4	28 „ – „ –			
45¾ — Black – 18/9	42 „ 17 „ 10			
		70	17	10
IRISH LINENS.. 75 yds. N° 1, @ 2/2 ..	8 „ 2 „ 6			
75 — — 2, – 3/3 ..	12 „ 3 „ 9			
		20	6	3
CAMBRICS .... 60 yds. N° 1, @ 1/8 ..	5 „ – „ –			
160 — — 2, – 2/6 ..	20 „ – „ –			
40 — — 3, – 3/9 ..	7 „ 10 „ –			
		32	10	„
MUSLINS .... 144 yds. ¾ width @ 1/1	7 „ 16 „ –			
60 — ⅝ — – 2/1	6 „ 5 „ –			
720 — ⅝ — ℔ Invoice	48 „ 5 „ 10			
Carriage	1 „ 11 „ 8			
		63	18	6
GINGHAMS.... 196 yds. Blue, @ 1/1½..	11 „ – „ 6			
224 — Pink, – 1/6 ..	16 „ 16 „ –			
		27	16	6
VELVETS .... 15 yds. Black, @ 12/6	9 „ 7 „ 6			
8 — Green, – 15/	6 „ – „ –			
		15	7	6
LAWN ..... 268 yds. @ 3/	.....	40	4	„
March 31*st* .. *Value of* GOODS *on hand*	.....	271	„	7
FURNITURE *in Warehouse, cost*	.....	68	10	6
Amount of Goods and Furniture	..... £	339	11	1

PART II.

BOOK-KEEPING

BY

DOUBLE ENTRY.

INTRODUCTION.

INTRODUCTION.

BESIDES the BOOKS mentioned under *Single Entry*, the following are found requisite when the BOOKS are kept on the principles of *Double Entry*.

1. An *Invoice-Book*, or *Bought-Book*, which contains the particulars of the Goods. Sometimes this Book is dispensed with, by having the original papers filed, and the *Sellers' Names*, with the *Amount*, entered in the DAY-BOOK. This plan we have adopted, as it is found convenient, in the practice of teaching, to curtail the number of *Subsidiary Books* as much as possible.

In FOREIGN TRADE. 2. An *Invoice-Book Outwards*, or *Book of Shipments*, is kept, in which is entered an Account of such Goods as are sent off, either in consequence of an order from the Person to whom they are addressed, and at his risk; or Consigned to him for Sale.

In AGENCY BUSINESS. 3. A *Sale-Book*, in which are entered the Sales of Goods consigned to us, and the several Charges laid out or incurred on them; such as Carriage or Freight, Warehouse Rent, Porterage, &c., and Commission, with the *Net Proceeds* due to the Consigner.

4. The JOURNAL, which contains all transactions designed to be posted into the LEDGER with the *D^rs* and *C^rs* pointed out, in order that they may be easily entered at the proper sides of the respective Accounts.

EXPLANATION *of the* LEDGER ACCOUNTS.

In DOUBLE ENTRY, the ACCOUNTS of the LEDGER are of three kinds, *viz.* PERSONAL ACCOUNTS; ACCOUNTS of PROPERTY, as *Cash*, *Goods*, *Houses*, *Lands*, or the like; and NOMINAL or FICTITIOUS ACCOUNTS, as *Stock*, *Profit and Loss*, or some of its subsidiary Accounts, as *Interest*, *Commission*, *Charges*, &c.

The STOCK ACCOUNT contains, on the D^r side, the amount of your Debts, and on the C^r side, your Effects.

CASH—on the D^r, the money on hand at opening the Books, and the Sums which you receive; on the C^r side, the Sums you pay.

GOODS—on the D^r, the quantity on hand, and all Purchases and charges; on the C^r side, the Sales, or other returns, as *bounties* or *drawbacks*.

A. B., or any personal Account, contains on the D^r, the Sums by which he becomes indebted or accountable to you; and on the C^r side, the Sums by which you become indebted or accountable to him.

BILLS RECEIVABLE—on the D^r, contains the Bills you receive for any Debt owing; and on the C^r side, such *of these Bills* as you receive payment of, or discount, or pay away.

BILLS PAYABLE—on the C^r side, contains the Bills you accept for any Debt you contract; and on the D^r, those you have paid.

PROFIT AND LOSS—on the D^r, contains every article of loss or charge; and on the C^r side, every article of gain arising from the business.

Charges—on the D^r, are entered all Expenses paid or incurred on the business, which do not belong to any particular Account; and on the C^r, the Sums you charge your Employers for shipping, or selling Goods on Commission.

Interest—on the D^r, all Sums paid or incurred by you for *Interest* or *Discount*, on Bills or Accounts paid before they are due; on the C^r side, the Sums for *interest* or discount allowed you for the same.

House Expenses—on the D^r, the Sums of money, or the value of any article taken for private use. If there are any entries on the C^r side, it must be a part of a Sum which was withdrawn, and not expended at the time of taking a *General Balance*.

Commission—on the C^r, are entered the Sums you charge as an allowance for transacting business for your Correspondents. If there be any entries on the D^r side, it must be Commission which we owe to others.

Insurance—This Account is made D^r for the Sums insured with others, and C^r when these are charged to the respective Accounts in which they are due.

From the preceding explanation of the LEDGER ACCOUNTS, the following *practical Rules* are inferred:

I.—GENERAL RULES.

1. PERSONAL ACCOUNTS

Are *Debited*, when *They* become indebted to *You*,
And *Credited*, when *You* become indebted to *Them*.

2. ACCOUNTS *of* PROPERTY

Are *Debited*, when Property *comes* into Your possession,
And *Credited*, when Property *goes out* of Your possession.

3. PROFIT & LOSS ACCOUNT

(Or its Subsidiary Accounts)

Are *Debited*, for every *Loss* or charge against the Business,
And *Credited*, for every *Gain* or advantage arising from the Business.

II.—PARTICULAR RULES.

RULE I.—*When You purchase Goods.*

1. If on *Credit* ..... GOODS *Dr to A. B.* the Seller.
2. If for *Cash* ..... *Credit* CASH*—*By Goods.*

Note.—When you pay charges on Goods, such as carriage, freight, or duty, *Credit* CASH By *Goods*, paid charges.

RULE II.—*When You sell Goods.*

1. If on *Credit* ..... *A. B.* the Buyer *Dr to Goods.*
2. If for *Cash* ..... *Debit* CASH*—*To Goods.*

Note.—When You take any Goods for your own use, enter *House* or *Private Expenses Dr to Goods*, for the value, either at prime cost or at the current price.

RULE III.—*When you exchange one kind of Goods for another,*

* We may here observe, once for all, that no *Cash Transactions* are inserted in the Day-Book, but at once entered to the proper side of the Cash-Book, with the exception of a *Sale* or a *Purchase* of Goods.

1. If the Goods exchanged be of equal value; enter Goods received *Dr* to *Goods* delivered.

2. *If the value You* RECEIVE *be greater, and the difference paid,*

Besides the above Journal entry, *Credit* CASH—*By Goods.*

3. *If the value You* DELIVER *be greater, and the difference received,*

Besides the Journal entry, GOODS received *Dr* to *Goods* delivered, *Debit* CASH—*To Goods* received, difference of barter.

Note.—In cases of bartering Goods, where the Values are unequal, and the difference not settled at the time, such transactions are entered as a *Purchase* and *Sale*, by making GOODS *Dr to A. B.* for the value you receive, and then, *A. B. Dr to Goods*, for the value you deliver to him.

RULE IV.—*When You receive payment of an Account.*

1. If no discount or abatement is allowed to the Payer, *Debit* CASH—*To A. B.* the Payer.

2. If you allow a *discount* or abatement,

First, *Debit* CASH—*To A. B.* for the whole Sum; then, *Credit* CASH—*By Interest* for the discount.

Note.—This method of entering money received on discount is stated as if you received the *full sum*, and returned the *discount.*

RULE V.—*When You pay an Account.*

1. If no discount is allowed you,

Credit CASH—By *A. B.* the Receiver.

2. If you are allowed a *discount* or abatement,

First, *Credit* CASH—By *A. B.* for the whole Sum; then, *Debit* CASH—*To Interest* for the discount.

Note.—By entering the *discount* in the *Cash-Book* in the above manner when money is received or paid, on discount, no *Journal Entry*, as when it is stated in the Day-Book, is necessary to bring the discount to the proper side of the person's Account in the LEDGER.

RULE VI.—*For Bills you receive for Debts owing to you,—enter*

BILLS RECEIVABLE, *Dr to A. B.* (from whom or on whose Account the Bill was received).

RULE VII.—*When You receive* PAYMENT *of a Bill.*

Debit CASH—*To Bills Receivable.*

RULE VIII.—*When You* DISCOUNT *a Bill.*

1. *Debit* CASH—*To* Bills Receivable for the Sum.

2. *Credit* CASH—*By* Interest for Discount.

RULE IX.—*When You Endorse or pay away a Bill.*

A. B. (to whom Endorsed) *Dr to Bills Receivable.*

RULE X.—*When You Protest a Bill*—not being paid.

A. B. (from whom received) *Dr to Sundries.*

To Bills Receivable for N° —not paid.

To Charges—for Expenses of Protest.

RULE XI.—*For Bills You Accept for Debts owing by you,—enter*

A. B. (to whom, or on whose Account Accepted) *Dr to Bills Payable.*

RULE XII.—*When You pay a Bill.*

Credit CASH—*By Bills Payable*—paid N° —

RULE XIII.—*When You pay Money not connected with any particular Account.*

Credit CASH—*By House Expenses* (if for Money drawn for Private or Family use); or

—— —*By Charges* (if for incidental expenses on the Business) ☞ Petty CASH-BOOK.

On BALANCING *the* BOOKS.

The Balancing of the LEDGER is the closing of the several *Accounts,* and collecting the *Balances* diffused through the Books into a concise abstract, in order to ascertain the *Gain* or *Loss* since the preceding *Balance,* and to exhibit the present state of your funds.

Having posted into the LEDGER all the entries in the JOURNAL, before you close the Accounts, it is proper to make a TRIAL BALANCE, in order to try whether the D^r and C^r sides be equal. For this purpose, prepare two sheets of paper, ruled with two Money Columns for D^r and C^r. Write *Profit and Loss* as the title of the one sheet, and *Balance* as the title of the other. Then proceed to take the *difference* or *balance* of every Account in the following manner, leaving *Stock* and *Profit and Loss* Accounts open till the last.

In the CASH Account; enter the *difference* (which is the money on hand) on the D^r side of the *Balance Sheet.*

In BILLS RECEIVABLE; enter the *difference* (which is the amount of the Bills on hand due to you) to the D^r side of the *Balance Sheet.*

In BILLS PAYABLE; enter the *difference* (which is the amount of your Acceptances unpaid) to the C^r side of the *Balance Sheet.*

In GOODS, or other PROPERTY, proceed as follows:—

1. If the *whole be on hand;* enter the Amount on the D^r side of the *Balance Sheet.*

2. If the *whole be sold,* and the C^r side of the ACCOUNT be greater than the D^r; enter the *difference,* which is *gain,* to the C^r side of the *Profit and Loss Sheet;* but if the D^r side be greater, the *difference* is *loss,* which enter on the D^r side.

3. If *part of the Goods be on hand;* enter the value, estimated at prime cost, or at the *present prices,* to the D^r side of the *Balance Sheet,* and then ascertain the gain or loss on what has been sold, by summing up the money columns; which enter to the proper side of the *Profit and Loss Sheet.*

In ACCOUNTS subsidiary to PROFIT and LOSS, such as *Charges, House Expenses, Interest, Commission,* and *In-*

surance, enter the difference on the proper side of the *Profit and Loss Sheet*.

When you have collected all the *Balances*, add the *Profit and Loss Sheet*, including the *sums* which stand at that Account in the Ledger (if any). The difference is the Net Gain or Loss arising from the business. To this sum add the difference of the STOCK Account, and the Sum shows your Net Capital, and which will be equal to the difference of the *Balance Sheet*, if the Balances have been exactly collected.

The *difference* of STOCK and BALANCE being found to agree; you proceed to close the several Accounts. For this purpose you may either transfer the *difference* of each Account to its proper place in the LEDGER, as is done in the following Set: or, insert in the *Journal* the particulars of the *Profit and Loss*, and *Balance Sheets*, by making the following entries.—*vide* Set III.

1. PROFIT AND LOSS—*D^r to Sundries.*

To *the several Accounts* on the *D^r* side of the Profit and Loss Sheet.

2. SUNDRIES—*D^rs to Profit and Loss.*

The *several Accounts* on the *C^r* side of the Profit and Loss Sheet.

3. BALANCE—*D^r to Sundries.*

To *the several Accounts* on the *D^r* side of the Balance Sheet.

4. SUNDRIES—*D^rs to Balance.*

The *several Accounts* on the *C^r* side of the Balance Sheet.

When you have posted the above Entry into the LEDGER, all the PERSONAL ACCOUNTS, GOODS, or other *Accounts of Property* will *balance*, and you may close them as they are posted in going along. The only Accounts which remain not closed, are *Stock*, *Profit and Loss*, and *Balance*.

To *Balance* the Profit and Loss Account, transfer the *difference*, which, if *Gain*, to the *C^r* side of STOCK; but if *Loss*, to the *D^r* side; and to *Balance* the STOCK ACCOUNT, transfer the difference to the *C^r* side of the *Balance Account*.

From the principles of DOUBLE ENTRY, viz., the amount of the sums of D^r and C^r being posted on both sides of the LEDGER, it follows *that*, if the sides of every Account, except *one*, be balanced, that ONE will balance of its own accord. The BALANCE ACCOUNT alone remains open, and upon adding both sides you find they are equal.

The reason of the *difference* of STOCK agreeing with the *difference* of BALANCE is obvious, from the nature of the articles collected.

The D^r side of BALANCE contains the Cash on hand, Goods, or other Property, and all debts owing to you; in a word, the amount of your Effects: on the C^r side, the sums which you owe. The difference of the Balance Account therefore shows your Net Capital at the time of balancing. Again,

The D^r side of STOCK, contained the Amount of your Effects, and C^r side, the amount of your Debts. The difference therefore shewed your CAPITAL at the time the Books commenced; and when the *Gain* is added, or *Loss* deducted from it, the result must also exhibit your Stock or Capital at present.

Thus the STOCK Account and the *Balance Sheet* both point out how much you are worth at present: the former, from your Capital at commencement (allowance being made for the gain or loss); the latter, from a view of your present Effects and Debts. These statements will correspond, because both must be agreeable to truth.

Thus is the state of your affairs brought together in a narrow compass under your view; and the articles of the *Balance Sheet* supply materials for beginning the New Books; and these are made the first Entries in the JOURNAL.

DAY-BOOK.

(SET II.)

London, January 1, 1829.

The following INVENTORY of my *Effects* and *Debts* are extracted from the preceding Set of BOOKS, *dated* 31 *ult.*	£	s.	d.
I have in CASH	1054	17	6
BILLS RECEIVABLE, for the following Bills due to me, *viz.*			
N° 157. Wm. Glyne & Co's. due.. Jan. 6 .... 289„10„ 7			
159. Newman & Browne's .... Feb. 22 .. 145„11„ 8			
163. Ogle & Denham ..... Mar. 26 .. 212„ 6„ -			
164. Will. Simkin ..... April 15 .. 196„ 5„ -			
165. James Denny & Co. .... Feb. 13 .. 234„12„ 6			
170. Wm. Stevens & Sons .... May 7 .... 410„ 7„10			
171. J. Mabson & Co. ..... June 14 .. 368„ 4„ 9			
172. Wills & Ainsworth ..... —— 11 .. 353„18„ -			
	2210	16	4
Furniture in Warehouse & valuation	171	14	„
Goods on hand as follow :—			
Cotton Yarns, 220 Bundles ..... 293„10„ 6			
Cotton, 37 Bales ..... 938„18„ 1			
Madder, 12 Casks ..... 443„15„ 1			
	1676	3	8
William Simkin ..... *London* .... Balance *due*	72	11	6
Richard Edmonds .... *Ditto* ..... ——	113	19	6
Campbell, Dale & Co. *Ditto* ..... ——	211	6	6
William Freeman .... *Ditto* ..... ——	117	10	„
John Copeland ..... *Ditto* ..... ——	192	18	6
Joseph Hume & Co. .. *Ditto* ..... ——	110	4	„
William Armour..... *Ditto* ..... ——	145	10	„
William Glyne & Co... *Ditto* ..... ——	240	15	6
Thomas Bateman & Co. *Ditto* ..... ——	163	4	8
D. Johnston & Son.... *Perth* ..... ——	172	9	10
Robert Wilson & Co... *Manchester*.. ——	95	6	„
Henry Clinton ..... *New York*.. ——	237	12	4
	6986	19	10

I Owe as follows:	£	s.	d.
Richard Blake ..... *Bristol*	156	12	„
Smith, Davis, & Co. ..... *London*	619	5	„
James Fenning & Co. .... *Ditto*	436	17	8
J. Hazard & Co..... *Ditto*	8	4	„
Michael Watson..... *Ditto*	370	1	4
George Bowie & Co. ..... *Aberdeen*	460	15	10
Peter Drinkwater ..... *Manchester*	210	10	„
BILLS PAYABLE for the following BILLS accepted by me:			
N° 57. To Denison & Co. .... due Jan. 2 .. £195„11„10			
65. — J. Fenning..... — Feb. 5 .. 112„15„-			
68. — Jos. Hume & Co. .. — Jan. 25.. 178„ 4„ 6			
71. — Blakey & Co. .... — Feb. 22.. 210„13„-			
74. — H. Clinton..... — Mar.20.. 184„16„ 8			
76. — Dale & Moore .... — 25.. 243„ 6„ 6			
	1125	7	6
	3387	13	4

LONDON, *January*, 1829.	£	*s.*	*d.*
2			
Sold William Simkin,			
Water Twist ... 75 Bundles ... @ 6 *months*	116	12	6
4			
Bought of Thos. Bateman & Co.			
Mule Twist ..... 399 lb ..... @ 6 *mo.*	124	10	8
Sold Wills & Ainsworth,			
Madder..... 2 Casks..... @ 4 *mo.*	98	2	4
7			
Sold Cooke & Girdwood,			
Cotton ..... 2 Bales ..... @ 4 *mo.*	41	6	7
Sold Todd & Shortridge,			
Madder..... 3 Casks..... @ 4 *mo.*	117	5	2
10			
Received from Peter Drinkwater,			
Mule Twist, 495 lb amounting ℔ Invoice to	119	4	6
2 mo. and Bill @ 2 mo. payable in London.			
12			
Sold John Copeland,			
Mule Twist ..... 220 lb ..... @ 6 *mo.*	71	2	3

January, 1829.	£	*s.*	*d.*
14			
The *Jessie* is arrived from *Rotterdam*, and has brought me 9 Casks Madder from Scruton and Campbell ℔ my Order, amounting ℔ Invoice to	302	13	6
Bill @ 3 *mo. from* 8th *Feb.*			
15			
Sold Thomas Bateman & Co.			
Cotton ..... 6 Bales ..... @ 4 *mo.*	114	3	1
Sold William Stevins & Sons,			
Madder..... 6 Casks..... @ 3 *mo.*			
17			
Effected Insurance at J. Hazard & Co.'s Office, on 110 Barrels Ashes, by the *Francis*, D. Browne Master, from New York, on £395, @ 2 guineas ℔ Cent, Policy and Stamp, 22/	9	7	11
Sold for Cash,			
Mule Twist.... 34 lb, and Water Twist .. 19 Bundles ℔ *Cash-Book*	37	17	//
Sold Campbell, Dale, & Co.			
Water Twist.... 108 Bundles.... @ 6 *mo.*	162	6	6

January, 1829.	£	*s.*	*d.*
21			
Sold Dixon & Payne,			
Mule Twist ..... 60 lb ..... @ 6 *mo.*	14	9	10
22			
Received ℔ my Order, from Blackey Hardisty, & Co.			
Water Twist, 220 Bundles, Am^{t} ℔ Invoice	316	7	//
5 ℔ *Cent. discount for a Bill @ 2 mo.*			
25			
Sold Thomas Bateman & Co.			
Cotton ..... 7 Bales ..... @ 4 *mo.*	236	18	6
28			
Sold John Palmer & Son,			
Cotton ..... 7 Bales ..... @ 4 *mo.*	204	13	4
February.			
4			
Sold William Freeman,			
Water Twist .... 97 Bundles .... @ 6 *mo.*	146	7	//
Effected Insurance at J. Hazard & Co.'s, on 15 Casks Madder, by the *Susanna*, from *Rotterdam*, on £550, at 2 guineas ℔ Cent. Policy 27/6	12	7	6

February, 1829.	£	s.	d.
4			
Sold Campbell, Dale & Co.			
Water Twist .... 48 Bundles .... @ 6 *mo.*	77	3	6
6			
Sold Richard Edmonds,			
Mule Twist ..... 162 lb ..... @ 6 *mo.*	57	17	5
8			
Sold William Glyne & Co.			
Madder ..... 4 Casks ..... @ 4 *mo.*	153	19	9
9			
Bought of James Fenning & Co.			
Water Twist .... 90 Bundles .... @ 6 *mo.*	129	"	"
11			
Sold Cooke & Girdwood,			
Cotton ..... 4 Bales ..... @ 4 *mo.*	95	10	10
Sold William Simkin,			
Water Twist .... 56 Bundles .... @ 6 *mo.*	86	6	6
16			
The *Francis*, from New York, is arrived, and has brought me 110 Barrels Ashes from Mayne & Rowley, amounting ℔ Invoice to	385	8	11

February, 1829.	£	s.	d.
18			
Sold Wills & Ainsworth,			
Ashes ..... 24 Barrels Pot .... @ 4 *mo.*	129	2	8
20			
Bought of William Stevens & Sons,			
Printed Goods for Exportation, 200 Pieces, @ 6 *mo.*	492	19	2
22			
Newman and Browne's Bill, N° 159, due this day, not being paid, I have protested the same.....	145	11	8
23			
Shipped on board the *Atlantic*, J. King, Master, for New York, by order of *Mayne & Rowley*, Merchants there, for their Account and Risk, and to them consigned,			
3 Trunks, q^{t} 140 Pieces, Printed Goods ..	335	10	4
Charges at Shipping	1	13	6
Commission, 2½ ℔ Cent.	8	8	7
Insured with J. Hazard & Co. on £355, @ 2 guineas ℔ Cent.; Policy 22/	8	11	1
Commission on ditto, ½ ℔ Cent.	1	15	6
	355	19	//
25			
Sold Kibble, Forster, & Co.			
Madder ..... 5 Casks ..... @ 4 *mo.*	205	19	8
Ashes ..... 13 Barrels ..... *ditto*	61	15	6
	267	15	2

February, 1829.	£	*s.*	*d.*
25			
Sold Dixon & Payne,			
Mule Twist ..... 55 ℔ ..... @ 6 *mo.*	14	8	10
26			
Sold Michael Watson, *Leith.*			
Ashes ..... 20 Barrels, Pearl	112	1	//
3¾ ℔ *Cent Discount for Cash.*			
March.			
2			
Sold John Copeland,			
Mule Twist ..... 240 ℔ ..... @ 6 *mo.*	63	10	1
4			
Arrived the *Susanna* from *Rotterdam*, on board of which are 15 Casks Madder agreeable to order, amounting ℔ Invoice to	542	6	//
2 *mo. and Bill* @ 3 *mo.*			
Rec[d] from P. Drinkwater, *Manchester*,			
440 ℔ India Twist agreeable to my order, amounting ℔ B. P. to	452	8	//

March, 1829.	£	*s.*	*d.*
7			
Sold Henry Holdsworth & Co.			
Cotton..... 7 Bales ..... @ 4 *mo.*	207	2	1
Sold John Kingan,			
India Twist ..... 160 lb ..... @ 6 *mo.*	196	11	4
8			
Sold Cooke & Girdwood,			
Cotton ..... 4 Bales ..... @ 4 *mo.*	114	1	6
Sold for Cash, (Ent^{d} Ψ C.-B.)			
Mule Twist ..... 15 lb *Net*	4	1	//
9			
Bought of William Glyne & Co.			
Printed Goods, 114 pieces for Export, @ 6 *mo.*	245	19	3
Bought of Todd & Shortridge,			
Printed Goods, 186 pieces for Export, @ 6 *mo.*	389	4	//
10			
Sold Penman & Browne,			
Mule Twist ..... 518 lb ..... @ 6 *mo.*	137	13	7

March, 1829.	£	s.	d.
10			
Bought of Rose Bank Spinning Co.			
Water Twist.... 300 Bundles.... @ 6 *mo.*	432	5	//
12			
Shipped on board the *Isabella*, T. Bruce, Master, for Hamburgh, by order of *Hunter, Robinson & Co.* Merchants there, for their Account and Risk, and to them consigned,			
3 Boxes, q^{t} 186 Pieces, Printed Goods, (drawback deducted)	334	//	8
Charges at Shipping	3	//	3
Commission on £392//4//3 @ 2½ ℔ Cent..	9	16	1
Insurance done at J. Hazard & Co. on £360, @ 2¼ ℔ Cent.; Policy 22/	9	4	//
Commission, ½ ℔ Cent.....	1	16	//
	357	17	//
The Drawback on the above Goods by the *Isabella* is	*55*	3	4
Sold Todd & Shortridge,			
Madder ..... 3 Casks ..... @ 4 *mo.*	129	15	7
Ashes ..... 14 Barrels, Pot	66	17	11
	196	13	6
Bought of James Fenning & Co.			
Mule Twist.. 500 lb .. 5 ℔ *Cent. Discount*	118	19	5

March, 1829.	£	s.	d.
13			
Bought of Rose Bank Spinning Co.			
Water Twist.... 400 Bundles.... @ 6 *mo.*	575	7	6
14			
Bought of Geo. & Rich[d] Denison,			
Cotton ..... 19 Bales ..... @ 4 *mo.*	602	7	3
16			
Sold Henry Holdsworth & Co.			
Cotton ..... 10 Bales ..... @ 4 *mo.*	273	16	8
Shipped ℔ the *Jessie*, for Glasgow, consigned to Wm. Tait & Co., there to sell on my Account,			
3 Boxes, q[t] 174 Pieces, Printed Goods	403	8	1
Charges paid at Shipping	5	15	8
Insured on £410, @ 12/9 ℔ Cent.; Policy 13/9, with J. Hazard & Co.	3	6	//
	412	9	9
19			
Sent ℔ Order to D. Johnston & Son,			
Water Twist.... 171 Bundles.... @ 6 *mo.*	282	11	6
22			
Sold Kibble, Forster & Co.			
Madder ..... 4 Casks ..... @ 4 *mo.*	166	9	3

March, 1829.	£	*s.*	*d.*
26			
Shipped on board the *Hopewell*, J. Ker, Master, for Hamburgh, by order and for Account of *Henry Clinton*, New York, at his Risk, and consigned by his order to Gibson & Fleming, of Hamburgh,			
10 Bales *Water Twist*, q^{t} 580 Bundles	887	12	6
Charges at Shipping	9	5	4
Insured at J. Hazard & Co.'s, on £925, @ 2 guineas ℔ Cent.; Policy 55/	22	3	6
Commission, ½ ℔ Cent.	4	12	6
	923	13	10
The *Interest* included in Newman & Browne's instalment Bills is	4	7	4

INVENTORY,

Of Goods on hand taken 31*st March*, 1829.

Water Twist .... 84 Bundles .... £124 ″ 7 ″–			
Mule Twist ..... 90 lb ..... 21 ″ 14 ″–			
India Twist ..... 280 lb ..... 292 ″ 11 ″ 8			
Cotton Yarns .... *Amount*	438	12	8
Cotton Wool	346	7	3
Madders	329	3	6
Ashes	162	″	″
	1276	3	5

END OF DAY-BOOK.—(SET II.)

BILL-BOOK.

(SET II.)

Bills

No.	When received.	From whom received, and Place.		Drawn on.	Payable to.
173	Jan. 4	T. Bateman & Co.	Penrith	George Sims	Bateman & Co.
174	5	D. Johnston & Son	Perth	Stevens & Co.	My Order
175	"	William Armour	London	Himself	ditto
176	7	J. Hume & Co.	ditto	Themselves	ditto
177	8	Campbell, & Co.	ditto	ditto	ditto
178	"	G. Graham & Son	Liverpool	Lees & Co.	Graham & Son
179	10	R. Wilson & Co.	Manchest.	Sharpe & Sons	My Order
180	12	John Copeland	London	Himself	ditto

Bills

No.	When received.	From whom received, and Place.		Drawn on.	Payable to.
181	Feb. 3	W. Stevens & Sons	London	Themselves	My Order
182	6	Campbell & Co.	ditto	ditto	ditto
183	9	Todd & Shortridge	ditto	ditto	ditto
184	12	Wills & Ainsworth	ditto	ditto	ditto
185	16	William Simkin	ditto	ditto	ditto
186	"	T. Bateman & Co.	Penrith	G. Smith & Co.	T. B. & Co.
187	"	Ditto	ditto	J. Jones	ditto
188	17	J. Palmer & Son	London	Themselves	My Order
189	18	Henry Clinton	New York	G. & R. King	His Order

Receivable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When and how disposed of.		
Dec. 13	2 Months	Feb. 16	163	4	8	Feb. 16	*Received Payment.*	
Jan. 5	6 ditto	July 8	95	6	„			
5	3 ditto	April 8	145	10	„	Jan. 8	*Discounted.*	
7	4 ditto	May 10	110	4	„	Feb. 19	*Discounted.*	
26	6 ditto	July 5	126	14	„			
5	5 ditto	June 8	240	15	6	Mar. 19	*Discounted.*	
7	3 ditto	April 10	172	9	10	Feb. 12	*Discounted.*	
11	2 ditto	Mar. 5	264	„	9	Mar. 5	*Received Payment.*	
		Entd Jour. *p.*3	1318	4	9			

Receivable—1829.

Date.	Term.	When due.	Sum.			When and how disposed of.		
Feb. 4	3 Months	May 7	241	3	„	May 7	*Received Payment.*	
6	5 ditto	July 9	246	19	„			
9	3 ditto	June 12	117	5	2	June 12	*Received Payment.*	
11	4 ditto	14	98	2	4			
16	5 ditto	July 19	189	4	„	April 23	*Discounted.*	
Jan. 15	4 ditto	May 18	114	3	„	Feb. 19	*Discounted.*	
25	4 ditto	28	236	18	7	Mar. 12	*Discounted.*	
28	4 ditto	31	204	13	4	Mar. 6	*Discounted.*	
3	60 Days	April 22	237	12	4	April 18	*Endorsd to Smith & Co.*	
		Entd Jour. *p.*6	1686	„	9			

Bills

No.	When received.		From whom received, and Place.		On whom drawn.	Payable to.
190	Mar.	7	W. Glyne & Co.	London	Themselves	My Order
191		12	Cooke&Girdwoode	ditto	ditto	ditto
192		"	William Simkin	ditto	Himself	ditto
193		"	Kibble & Co.	ditto	Themselves	ditto
194		13	Wills & Ainsworth	ditto	ditto	ditto
195		26	Newman&Browne	ditto	J. Jones & Co.	ditto
196		"	Ditto	ditto	ditto	ditto
197		"	Ditto	ditto	ditto	ditto

Receivable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When and how disposed of.		
Mar. 7	4 Months	July 10	153	19	9			
1	3 ditto	June 4	136	17	5	Mar. 19		*Discounted.*
5	6 ditto	Sept. 8	86	6	6			
6	4 ditto	July 9	267	15	2	May	9	*Discounted.*
Feb. 18	4 ditto	June 21	129	2	8	June	21	*Received Payment.*
Mar. 6	4 ditto	July 9	37	9	3			
6	6 ditto	Sept. 9	56	3	"			
6	9 ditto	Dec. 9	56	16	9			
	Ent^{d}	Jour. *p.* 9	924	10	6			

Bills

No.	When accepted.		On whose Account, and Place.		By whom drawn.	To whom payable.
77	Jan.	5	Jas. Fenning & Co.	London	Themselves	Their Order
78		7	Peter Drinkwater	Manchest.	R. Lloyd & Co.	Ditto
79		11	Michael Watson	Leith	Himself	His Order
80		"	ditto	Ditto	Ditto	Ditto
81		12	George Bowie & Co.	Aberdeen	Themselves	Kelly & Sims

Bills

No.	When accepted.		On whose Account, and Place.		By whom drawn.	To whom payable.
82	Feb.	4	T. Bateman & Co.	Penrith	Themselves	Their Order
83		11	Scruton & Campbell	Rotterd.	Ditto	G. & K. King
84		23	Mayne & Rowley	New York	J. Baker & Co.	Their Order
85		26	Blakey & Co.	Keswick	Themselves	A. Sims

Bills

No.	When accepted.		On whose Account, and Place.		By whom drawn.	To whom payable.
86	Mar.	11	Jas. Fenning & Co.	London	Themselves	Their Order
87		"	Wm. Stevens & Sons	Ditto	Ditto	Ditto
88		18	Peter Drinkwater	Manchest.	Downe & Co.	Ditto

Payable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When, and to whom paid.		
Jan. 2	2 Months	Mar. 5	156	7	8	Mar. 8		*Jones & Co.*
5	3 ditto	April 8	210	10	„	April 8		*Smith, Donne, & Co.*
4	3 ditto	June 7	235	15	6		7	*Attwood & Son*
9	5 ditto	June 12	134	5	10	June 12		*John Weston*
7	3 ditto	April 10	460	15	10	April 10		*Percival & Cann*
	Entd Jour. *p.* 3.		1197	14	10			

Payable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When, and to whom paid.		
Feb. 3	6 Months	Aug. 6	124	10	8			
8	3 ditto	May 11	302	13	6	May 11		*Glyne & Co.*
23	90 Days	27	385	8	11		27	*Barclay & Child*
26	2 Months	April 29	300	11	„	April 29		*Scott, Puget, & Co.*
	Entd Jour. *p.* 6.		1113	4	1			

Payable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When, and to whom paid.		
Mar. 7	6 Months	Sept. 10	129	„	„			
7	6 ditto	—— 10	492	19	2			
15	2 ditto	May 18	119	4	6	May 18		*Lees & Co.*
	Entd Jour. *p.* 9.		741	3	8			

CASH-BOOK.

(SET II.)

		Dr CASH.	£	s.	d.
		Received in JANUARY, 1829.			
Jan.	1	To Balance .... on hand.....	1054	17	6
	5	To *Bills Receivable* .... received payment of N° 157	289	10	7
	8	To *Bills Receivable* .. discounted N° 163 £212 „ 6 „ -			
	„	..... „ „ 175 145 „ 10 „ -	357	16	„
	14	To *William Freeman* .... received in full	117	10	„
	17	To *Goods* .... received for Yarns & Day-Book ...	37	17	„
	22	To *Bills Receivable* .... discounted N° 164	196	5	„
			2053	16	1
		Entd JOUR. *page* 3.			
		Received in FEBRUARY, 1829.			
Feb.	1	To Balance from last Month	1499	16	6
	8	To *Interest* .... discount allowed by J. Fenning & Co.	14	„	6
	12	To *Bills Receivable* .. discounted N° 170 £410 „ 7 „ 10			
	„	..... „ „ 179 172 „ 9 „ 10	582	17	8
	13	To *Bills Receivable* .. received payment of N° 165	234	12	6
	14	To *Richard Edmonds* .... in full	113	19	6
	16	To *Bills Receivable* .. received payment of N° 173	163	4	8
	19	To *ditto* .... discounted N° 176 £110 „ 4 „ -			
		..... „ „ 186 114 „ 3 „ -	224	7	„
			2832	18	4
		Entd JOUR. *page* 6.			

		CASH. Cr	£	s.	d.
		Paid in JANUARY, 1829.			
Jan.	2	By *Bills Payable* .... paid N° 57	195	11	10
	4	By *Smith, Davison, & Co.*.. pd. J. Mills ℔ their order	120	„	„
	8	By *Interest* .... paid discounts on 2 Bills	4	„	9
	14	By *Interest* .... discount allowed W. Freeman	5	17	6
	22	By *Interest* .... paid discount on a Bill	2	4	7
	24	By *Goods* .... paid charges on Yarns.....	7	4	2
	25	By *Bills Payable* .... paid N° 68	178	4	6
	„	By *Goods* .... paid charges on Madder	10	3	8
	31	By *House Expenses* .... this Month	21	„	„
	„	By *Charges for Sundries* .. ℔ Petty Cash-Book ..	9	12	7
	„	By Balance .... carried to next Month.....	1499	16	6
			2053	16	1
		Entd JOUR. *page* 4.			
		Paid in FEBRUARY, 1829.			
Feb.	5	By *Bills Payable* .... paid N° 65	112	15	„
	8	By *James Fenning & Co.* .... in full	280	10	„
	12	By *Interest* .... discount on 2 Bills	6	„	10
	14	By *Interest* .... ditto allowed R. Edmonds....	1	9	6
	19	By *Interest* .... discount on 2 Bills	2	11	7
	„	By *J. Hazard & Co.* .... for Insurance	8	4	„
	„	By *Smith, Davison, & Co.* pd. W. Lamos ℔ their order	183	11	„
	22	By *Bills Payable* .... paid N° 71	210	13	„
	„	By *Newman & Browne* .. pd. for protesting their Bill	„	10	„
	26	By *Goods* .... paid Duty, Freight, &c. on Ashes..	81	4	10
	28	By *House Expenses* .... this Month	20	„	„
	„	By *Charges* .... ℔ Petty C. B.	10	7	4
	„	By Balance carried to next Month	1915	1	3
			2832	18	4
		Entd JOUR. *page* 7.			

		Dr CASH.	£	s.	d.
		Received in MARCH, 1829.			
Mar.	1	To Balance from last Month	1915	1	3
	5	To *Bills Receivable* .... received payment of N° 180	264	„	9
	6	To *Bills Receivable* .... discounted N° 188	204	13	4
	8	To *Goods* .... received for Yarns ℔ Day-Book ...	4	1	„
	11	To *William Freeman* .... in full	146	7	„
	„	To *Richard Edmonds* .... ditto	57	17	5
	12	To *Bills Receivable* .... discounted N° 187	236	18	7
	„	To *Michael Watson* .... received ℔ J. Mills	112	1	„
	16	To *Campbell, Dale, & Co.* .... in full.....	77	3	6
	19	To *Bills Receivable*..discounted N° 178 £240„15„6			
	„	..... „ „ 191 136„17„5			
			377	12	11
	26	To *Bills Receivable*..discounted „ 171 368„ 4„9			
	„	..... „ „ 172 353„18„-			
			722	2	9
			4117	19	6

Entd JOUR. *page* 10.

		CASH. Cr	£	s.	d.
		Paid in MARCH, 1829.			
Mar.	4	By *Goods* .... paid Carriage on Yarns	1	15	2
	5	By *Bills Payable* .... paid N° 77	156	7	8
	6	By *Interest* .... discount on a Bill.....	2	13	9
	11	By *House Expenses*	12	5	„
	„	By *Interest* .... discount allowed W. Freeman....	7	6	„
	„	By *ditto* .... ditto E. Edmonds....	2	3	5
	12	By *Interest* .... discount on a Bill.....	2	10	„
	„	By *ditto* .... discount allowed M. Watson	4	4	„
	„	By *Furniture* .. in Warehouse .... paid for a Desk	8	8	„
	16	By *Interest*.... disct. allowed Campbell, Dale, & Co.	3	17	6
	19	By *Interest* .... discount on 2 Bills	4	2	4
	20	By *Bills Payable* .... paid N° 74	184	16	8
	„	By *Goods* .... paid charges on Madder.....	13	10	3
	25	By *Bills Payable* .... paid N° 76	243	6	6
	26	By *Interest* .... discount on 2 Bills	212	6	„
	27	By *Ogle & Denham* .... paid their Bill	7	15	4
	31	By *House Expenses* .... this Month	15	„	„
	„	By *Charges* .... as ℔ Petty C. B.....	47	11	3
	„	By Balance on hand	3188	„	7
			4117	19	6

*Ent*d JOUR. *page* 10.

		£	s.	d.
	Cash. C			
	Page 9, Folio, 1432.			

JOURNAL.

(SET II.)

THE JOURNAL contains the transactions of the Day-Book and Subsidiary ones, with the *Dr*s and *Cr*s pointed out; and a classification of similar Accounts, to obtain, at one view, their Monthly Amounts.

The first entries in the Journal are taken from the *Balance Sheet*, which are stated as follow:—

1. SUNDRIES *Dr*s *to Stock.*

For Your Effects on the Dr side of the Balance Sheet, viz.

Cash, for Balance in hand.

Bills Receivable, for Bills due to you.

Goods, or other *Property*, for their estimated value.

Personal Accounts, for the Sums owing you in open Accounts.

2. STOCK—*Dr to Sundries.*

For Your Debts, on the Cr side of Balance Sheet.

To Personal Accounts, for Sums owing by you.

To Bills Payable, for your Acceptances not paid.

The RULES given in pages 61—63 are sufficient to direct the Student in Journalizing the DAY-BOOK and BILL-BOOK Entries *singlely*, and in forming the CASH-BOOK. It remains only to add Rules for Journalizing *Monthly*.

For the DAY-BOOK Entries.*

1. For the PURCHASES during the Month.

GOODS—*D^r to Sundries.*

To each *Seller* for the amount bought of him.

2. For the SALES during the Month.

SUNDRIES—*D^rs* to *Goods.*

Each PURCHASER, for the amount sold him.

For the BILL-BOOK Entries.

1. BILLS RECEIVABLE—*D^r to Sundries.*

To the *several Persons* on whose Account the Bills were received.

2. SUNDRIES—*D^rs to Bills Payable, viz.*

The *several Persons* on whose Account you Accepted the Bills.

N. B.—After the Names, annex the N^os.

For the CASH-BOOK Entries.

1. CASH—*D^r to Sundries.*

To the *respective Accounts* which follow on the *D^r* side—and

2. SUNDRIES—*D^rs to Cash*—viz.

The *several Accounts* on the *C^r* side, classing together Items of the same on either side.

* The Rules for Journalizing *Shipments, Consignments,* and *Insurances,* are prefixed to the JOURNAL of SET III.

JOURNAL.

(SET II.)

LONDON, 1*st January*, 1829.

		£	s.	d.
1	SUNDRIES *Dr^s to Stock.*			
	For the *Balances* in my favour 31st ult. transferred from the preceding Ledger.			
1	Cash .... balance on hand	1054	17	6
1	Bills Receivable .... Bills due to me ℔ B. B.	2210	16	4
2	Goods .... on hand ℔ Inventory	1676	3	8
3	Furniture .... in Warehouse	171	14	,
2	William Simkin ..... *London*	72	11	6
2	Richard Edmonds .... *ditto*	113	19	6
3	Campbell, Dale, & Co... *ditto*	211	6	6
3	William Freeman..... *ditto*	117	10	,
3	John Copeland..... *ditto*	192	18	6
3	Joseph Hume & Co.... *ditto*	110	4	,
3	William Armour ..... *ditto*	145	10	,
4	George Graham & Co. *Liverpool*.....	240	15	6
4	Thomas Bateman..... *Penrith*.....	163	4	8
4	Robert Wilson & Co... *Manchester*	172	9	10
4	Daniel Johnston & Son.. *Perth*	95	6	,
4	Henry Clinton..... *New York*	237	12	4
		6986	19	10

January, 1829.

			£	s.	d.
	1	STOCK *Dr to Sundries.*			
		For the *Balances* against me, 31st ult.			
1	5	To Richard Blake ..... *Bristol*	156	12	„
	5	To Smith, Davison, & Co... *London*	619	5	„
	5	To James Fenning & Co. .. *ditto*	436	17	8
	5	To J. Hazard & Co. ..... *ditto*	8	4	„
	5	To Michael Watson ..... *Leith*	370	1	4
	6	To George Bowie & Co.....*Aberdeen*.....	460	15	10
	6	To Peter Drinkwater .....*Manchester*	210	10	„
	6	To Bills Payable ..... Bills under Acceptance	1125	7	6
			3387	13	4
	2	GOODS *Dr to Sundries.*			
		For *Purchases* this Month.			
2	4	To Thomas Bateman & Co.	124	10	8
10	6	To Peter Drinkwater.....	119	4	6
14	6	To Scruton & Campbell.....	302	13	6
22	6	To Blakey Hardisty & Co.....	316	7	„
			862	15	8
	2	SUNDRIES *Dr to Goods.*			
		For *Sales* this Month.			
4	2	William Simkin	116	12	6
„	7	Wills & Ainsworth.....	98	2	4
7	7	Cooke & Girdwood	41	6	7
„	7	Todd & Shortridge.....	117	5	2
12	3	John Copeland	71	2	3
15	4	Thomas Bateman & Co.....	114	3	1
„	7	William Stevens & Sons	241	3	„
17	3	Campbell, Dale, & Co.	162	6	6
21	7	Dixon & Payne	14	9	10
25	4	Thomas Bateman & Co.....	236	18	6
28	8	John Palmer & Son	204	13	4
			1418	3	1

		January, 1829.	£	s.	d.
17	2	GOODS *Dr to J. Hazard & Co.*			
	5	For Premium and Policy on 110 Barrels Ashes ℔ the *Fanny* from New York	9	7	11
	1	BILLS RECEIVABLE *Dr to Sundries.*			
		For Bills *Received* this Month.			
4	4	To Thomas Bateman & Co... Nº 173	163	4	8
5	4	To D. Johnston & Son 174	95	6	„
„	3	To William Armour..... 175	145	10	„
7	3	To Joseph Hume & Co. 176	110	4	„
8	3	To Campbell, Dale, & Co.... 177	126	14	„
„	4	To George Graham & Son .. 178	240	15	6
10	4	To Robert Wilson & Co. 179	172	9	10
12	3	To John Copeland 180	264	„	9
			1318	4	9
	6	SUNDRIES *Dr to Bills Payable.*			
		For Bills *Accepted* this Month			
5	5	James Fenning & Co..... Nº 77	156	7	8
7	6	Peter Drinkwater 78	210	10	„
11	5	Michael Watson ..... 79 ..... £235„15„ 6			
„	„	Ditto ..... 80 ..... 134„ 5„10			
			370	1	4
12	6	George Bowie & Co. 81	460	15	10
			1197	14	10
	1	CASH *Dr to Sundries.*			
		For Sums *Received* this Month.			
5	1	To Bills Receivable.... Nº 157 ..... £289„10„7			
		8th ditto ..... 163, 175.... 357„16„–			
		22nd ditto ..... 164 ..... 196„ 5„–			
			843	11	7
14	3	To William Freeman, in full.....	117	10	„
3	2	To Goods .... received for Yarns	37	17	„
			998	18	7

		January, 1829.	£	s.	d.
	1	SUNDRIES *Dr*s *to Cash.*			
		For Sums *Paid* this Month.			
2	6	Bills Payable ..... N° 57 ..... £195 „ 11 „ 10			
		25th ditto..... 68 ..... 178 „ 4 „ 6			
			373	16	4
4	5	Smith, Davison, & Co.	120	„	„
8	8	Interest .... for discount..... £4 „ — „ 9			
		14th ..... ditto ..... 5 „ 17 „ 6			
		22nd ..... ditto ..... 2 „ 4 „ 7			
			12	2	10
24	2	Goods .... Charges on Yarns ..... £7 „ 4 „ 2			
		25th ditto on Madder ..... 10 „ 3 „ 8			
			17	7	10
31	8	House Expenses .... this Month	21	„	„
„	8	Charges ℔ Petty Cash-Book	9	12	7
			553	19	7

		February, 1829.	£	s.	d.
	2	GOODS *Dr to Sundries.*			
		For *Purchases* this Month.			
9	5	To James Fenning & Co.	129	"	"
16	8	To Mayne & Rowley	385	8	11
			514	8	11
20	9	EXPORT GOODS *Dr to William Stevens & Sons.*			
	7	For Amount *Bought* of them for Export	492	19	7
	2	SUNDRIES *Drs to Goods.*			
		For *Sales* this Month.			
4	3	William Freeman	146	7	"
"	3	Campbell, Dale, & Co.	77	3	6
6	2	Richard Edmonds	57	17	5
8	9	William Glyne & Co.	153	19	9
11	7	Cooke & Girdwood	95	10	10
"	2	William Simkin	86	6	6
18	7	Wills & Ainsworth	129	2	8
25	9	Kibble, Forster, & Co.	267	15	2
"	7	Dixon & Payne	14	8	10
26	5	Michael Watson	112	1	"
			1140	12	8
4	2	GOODS *Dr to J. Hazard & Son.*			
	5	For Premium and Policy on 15 Casks Madder ℔ the *Susanna*, from Rotterdam	12	7	6
23	8	MAYNE & ROWLEY *Dr to Sundries.*			
		For Goods Shipped ℔ their order on board the *Atlantic*, for New York.			
	9	To *Export Goods* £335 " 10 " 4			
	8	To *Charges* 1 " 13 " 6			
	9	To *Commission* 10 " 4 " 1			
	5	To *J. Hazard & Co.* 8 " 11 " 1			
			355	19	"

February, 1829.

			£	s.	d.
22	9	NEWMAN & BROWNE *Dr to Bills Receivable.*			
	1	For their Bill N° 159, not paid.....	145	11	8
	6	BLAKEY, HARDISTY & Co. *Dr to Interest.*			
	8	For Discount allowed by them	15	16	„
	1	BILLS RECEIVABLE *Dr to Sundries.*			
		For Bills *Received* this Month.			
3	7	To William Stevens & Sons.... N° 181.....	241	3	„
6	3	To Campbell, Dale & Co. .... 182.....	246	19	„
9	7	To Todd & Shortridge..... 183.....	117	5	2
12	7	To Wills & Ainsworth..... 184.....	98	2	4
16	2	To William Simkin ..... 185.....	189	4	„
„	4	To Thomas Bateman 186, 187	351	1	7
17	8	To John Palmer & Son ..... 188.....	204	13	4
18	4	To Henry Clinton..... 189.....	237	12	4
			1686	„	9
	6	SUNDRIES *Drs to Bills Payable.*			
		For Bills *Accepted* this Month.			
4	4	Thomas Bateman & Co..... N° 82.....	124	10	8
11	6	Scruton & Campbell ..... 83.....	302	13	6
23	8	Mayne & Rowley..... 84.....	385	8	11
26	6	Blakey, Hardisty & Co..... 85.....	300	11	„
			1113	4	1
	1	CASH *Dr to Sundries.*			
		For Sums *Received* this Month.			
8	8	To Interest ..... for Discount	14	„	6
12	1	To Bills Receivable.. N°s 165, 170, 179.. £817„10„2			
		16th ditto .... 173..... 163„4„8			
		19th ditto .... 176, 186..... 224„7„-			
			1205	1	10
14	2	To Richard Edmonds	113	19	6
			1333	1	10

		February, 1829.	£	s.	d.
	1	SUNDRIES *Dr^s to Cash.*			
		For Sums *Paid* this Month.			
5	6	Bills Payable..... N° 65..... £112„15„–			
		21st. ditto..... 71..... 210„13„–			
			323	8	„
8	5	James Fenning & Co.	280	10	„
12	8	Interest .... for Discount ..... £6„–„10			
		14th ditto ..... 1„ 9„ 6			
		19th ditto ..... 2„11„ 7			
			10	1	11
19	5	J. Hazard & Co. .... Insurance	8	4	„
„	5	Smith, Davison & Co.	183	11	„
22	9	Newman & Browne .... Protesting their Bill	„	10	„
26	2	Goods..... paid duty &c. on Ashes	81	4	10
28	8	House Expenses.....	20	„	„
„	8	Charges.... ℔ Petty C.-B.....	10	7	4
			917	17	1

March, 1829.

			£	s.	d.
	2	GOODS *Dr to Sundries.*			
		For *Purchases* this Month.			
4	6	To Scruton & Campbell	542	6	„
„	6	To Peter Drinkwater	452	8	„
12	10	To Rose Bank Spinning Co.	432	5	„
„	5	To James Fenning & Co.	118	19	5
13	10	To Rose Bank Spinning Co.	575	7	6
14	10	To Geo. & Richard Denison	602	7	3
			2723	13	2
	9	EXPORT GOODS *Dr to Sundries.*			
		For Amount *Bought* this Month.			
9	9	To William Glyne & Co.	245	19	3
„	7	To Todd & Shortridge	389	4	„
			635	3	3
	2	SUNDRIES *Drs to Goods.*			
		For Sales this Month.			
2	3	John Copeland	63	10	1
7	10	Henry Holdsworth & Co.	207	2	1
„	10	John Kingan	196	11	4
8	7	Cooke & Girdwood	114	1	6
10	10	Penman & Browne	137	13	7
12	7	Todd & Shortridge	196	13	6
16	10	Henry Holdsworth & Co.	273	16	8
19	4	D. Johnston & Son	282	11	6
22	9	Kibble, Forster & Co.	166	9	3
			1638	9	6
12	11	HUNTER, ROBINSON, & Co.			
		For Goods per the Isabella, for Hamburgh.			
	9	To *Export Goods* £334 „ – „ 8			
	8	To *Charges* 3 „ – „ 3			
	9	To *Commission* 11 „ 12 „ 1			
	5	To *J. Hazard & Co.* 9 „ 4 „ –			
			357	17	„

March, 1829.

			£	s.	d.
12	11	DEBENTURES *Dr to Export Goods.*			
		For Drawback on Goods ℔ the Isabella	55	3	4
16	11	WM. TAIT & Co. *my A/C. Dr to Sundries.*			
		For Goods consigned them ℔ *Jessie.*			
	9	To *Export Goods* ..... £403 „ 8 „ 1			
	8	To *Charges* ..... 5 „ 15 „ 8			
	5	To *J. Hazard & Co.* .. for Insurance .. 3 „ 6 „			
			412	9	9
26	4	HENRY CLINTON *Dr to Sundries.*			
		For Amount Shipped ℔ the *Hopewell.*			
	2	To *Goods* .... 580 Bundles Yarns..... £887 „ 12 „ 6			
	8	To *Charges*..... 9 „ 5 „ 4			
	9	To *Commission* ..... 4 „ 12 „ 6			
	5	To *J. Hazard & Co.* .. for Insurance.... 22 „ 3 „ 6			
			923	13	10
26	9	NEWMAN & BROWNE *Dr to Interest.*			
	8	For Amount included in their Bills.....	4	7	4
	1	BILLS RECEIVABLE *Dr to Sundries.*			
		For Bills *Received* this Month.			
7	9	To William Glyne & Co. ..... N° 190	153	19	9
12	7	To Cooke & Girdwood 191	136	17	5
„	2	To William Simkin 192	86	6	6
„	9	To Kibble, Forster & Co. 193	267	15	2
13	7	To Wills, Ainsworth & Co..... 194	129	2	8
20	9	To Newman & Browne ..... 195, 196, 197....	150	9	„
			924	10	6
	6	SUNDRIES *Drs to Bills Payable.*			
		For Bills *Accepted* this Month.			
11	5	James Fenning & Co. ..... N° 86	129	„	„
„	7	William Stevens & Sons 87	492	19	2
18	6	Peter Drinkwater 88	119	4	6
			741	3	8

March, 1829.

				£	s.	d.
	1	CASH *Dr to Sundries.*				
		For Sums *Received* this Month.				
5	1	To Bills Receivable .. paymt. of N° 180 ..	£264 „ 0 „ 9			
		6th ditto ..... disct. ..... 188 ..	204 „ 13 „ 4			
		12th ditto ..... ditto ..... 187 ..	236 „ 18 „ 6			
		19th ditto ..... ditto 178, 191	377 „ 12 „ 11			
		26th ditto ..... ditto 172, 172	722 „ 2 „ 9			
				1805	8	3
8	2	To Goods .... received for Yarns ℔ D.-B.		4	1	„
11	3	To William Freeman		146	7	„
„	2	To Richard Edmonds		57	17	5
12	5	To Michael Watson		112	1	„
16	3	To Campbell, Dale & Co.		77	3	6
				2202	18	2
	1	SUNDRIES *Drs to Cash.*				
		For Sums *Paid* this Month.				
4	2	Goods .. paid for Carriage on Yarns	£ 1 „ 15 „ 2			
		20th .... Freight on Madder	13 „ 10 „ 3			
				15	5	5
6	8	Interest ..... for Discount	2 „ 13 „ 9			
		11th ditto	9 „ 9 „ 5			
		12th ditto	6 „ 14 „ -			
		16th ditto	3 „ 17 „ 6			
		19th ditto	4 „ 2 „ 4			
		26th ditto	7 „ 15 „ 4			
				34	12	4
5	6	Bills Payable .... paid N° 77	156 „ 7 „ 8			
		20th ditto 74	184 „ 16 „ 8			
		25th ditto 76	243 „ 6 „ 6			
				584	10	10
11	8	House Expenses	12 „ 5 „ -			
		30th ditto	15 „ - „ -			
				27	5	„
12	3	Furniture in Warehouse .... desk		8	8	„
26	11	Ogle & Denham .... paid their Bill		212	6	„
31	8	Charges .... ℔ Petty C.-B.		47	11	3
				929	18	10

END OF JOURNAL.

LEDGER.

(SET II.)

Leger

THE LEDGER is divided into several ACCOUNTS, for the purpose of arranging the different branches of the Business under distinct heads. The difference between the *D^r* and *C^r* sides of any Account is called the *Balance.*

RULES *for* POSTING *the* LEDGER.

1. *In* JOURNAL ENTRIES, *where there is only one D^r and one C^r.*

Debit the *D^r* ACCOUNT, and say, *To* the *C^r* ACCOUNT; then turn to the *C^r* ACCOUNT, and say, *By* the *D^r Account.*

EXAMPLE—GOODS *D^r to A. B.*

By the help of your Index; turn to the *Account* of GOODS and say, To *A. B.* for the Amount; then turn to *A. B.'s* Account, and say, *By Goods* for the Amount, *prefixing the Date of the Entry in both cases.*

2. In JOURNAL ENTRIES, where there are more than one *D^r* or more than one *C^r*. As

GOODS *D^r to Sundries* (*i. e.* Sundry Accounts).

Debit GOODS Account, and say, *To Sundries,* for the whole Amount, and *Credit* the several *C^rs* Accounts; and say, *By Goods,* for the respective Sums. Again,

SUNDRIES *Dr^s to Goods.*

Credit GOODS Account, and say, *By Sundries*, for the Amount; then *Debit* the several *Dr* Accounts; and say, *To Goods* for the respective Sum.

3. In JOURNAL ENTRIES, where (for the sake of brevity) several *Dr^s* and *Cr^s are combined into one post.**

First, Debit each *Dr* ACCOUNT, and say, *By Sundries*, for their respective Amounts. Then,

Credit, the several *Cr^s; By Sundries*, for their Sums.

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* *Vide* Shipments, and return of Premium for Convoy and Arrival, in Journal, Set III., pages 8, 9.

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1829		Stock. D^r		£	s.	d.
Jan.	1	To Sundries ..... Debts	2	3387	13	4
Mar.	31	To *Balance* .... Net Capital	12	3977	4	9
				7364	18	1

Cash. D^r

Jan.	1	To Stock .... Balance on hand	1	1054	17	6
	31	To Sundries .... received this Month	3	998	18	7
Feb.	28	To ditto ..... ditto	6	1333	1	10
Mar.	31	To ditto ..... ditto	10	2202	18	2
				5589	16	1

Bills Receivable. D^r

Jan.	1	To Stock .... Bills on hand	1	2210	16	4
	31	To Sundries .... Bills rec^d this Mo.	3	1318	4	9
Feb.	28	To ditto ..... "	6	1686	"	9
Mar.	31	To ditto ..... "	9	924	10	6
				6139	12	4

1829		Contra. C^r		£	s.	d.
Jan.	1	By Sundries .... Effects	1	6986	19	10
Mar.	31	By *Profit & Loss* .... Net Gain ..	11	377	18	3
				7364	18	1

		Contra. C^r				
Jan.	31	By Sundries .... paid this Month..	4	553	19	7
Feb.	28	By ditto ..... "	7	917	17	1
Mar.	31	By ditto ..... "	10	929	18	10
	"	By *Balance* .... on hand ..... *fol.*	12	3188	"	7
				5589	16	1

		Contra. C^r				
Jan.	31	By Cash .. Bills discounted or paid	3	843	11	7
Feb.	28	By ditto ..... "	6	1205	1	10
	22	By Newman & Browne, their Bill not p^d	"	145	11	8
Mar.	31	By Cash .. Bills discounted or paid	10	1805	8	3
	"	By *Balance* .... on hand ..... *fol.*	12	2139	19	"
				6139	12	4

1829		Goods. Dr		£	s.	d.
Jan.	1	To *Stock* ... on hand ℔ Inventory ..	1	1676	3	8
	31	To Sundries ... purchases this Month	2	862	15	8
	17	To J. Hazard & Co. .. Insurance ..	3	9	7	11
	31	To Cash .... paid charges	4	17	7	10
Feb.	28	To Sundries .. purchases this Month	5	514	8	11
	4	To J. Hazard & Co. .. Insurance ..	"	12	7	6
	26	To Cash .... paid charges	7	81	4	10
Mar.	31	To Sundries .. purchases this Month	8	2723	13	2
	4	To Cash .... paid charges	10	15	5	5
	31	To *Profit & Loss* .... Gain	11	490	4	3
				6402	19	2

		Furniture in Warehouse. Dr				
Jan.	1	To *Stock* ℔ valuation	1	171	14	"
Mar.	12	To Cash .... paid for desk	10	8	8	"
				180	2	"

		Richard Edmonds. Dr				
Jan.	1	To *Stock*	1	72	11	6
	4	To Goods	2	116	12	6
Feb.	11	To ditto	5	86	6	6
				275	10	6

		Campbell, Dale, & Co. Dr				
Jan.	1	To *Stock*	1	113	19	6
Feb.	6	To Goods	5	57	17	5
				171	16	11

1829		Contra.	C^r	£	s.	d.
Jan.	31	By Sundries ... Sales this Month ..	2	1418	3	1
	17	By Cash ..... received for Yarns ..	3	37	17	//
Feb.	28	By Sundries ... Sales this Month ..	5	1140	12	8
Mar.	31	By ditto ..... //	8	1638	9	6
	26	By Henry Clinton, ℔ *Hopewell*	9	887	12	6
	8	By Cash .... received for Yarns	10	4	1	//
	31	By *Balance* .... Value on hand	12	1276	3	5
				6402	19	2

		Contra.	C^r			
Mar.	31	By *Balance*	12	180	2	//

		Contra.	C^r			
Feb.	16	By Bills Receivable, N° 185	6	189	4	//
Mar.	12	By ditto // 192	9	86	6	6
				275	10	6

		Contra.	C^r			
Feb.	14	By Cash	6	113	19	6
Mar.	11	By ditto	10	57	17	5
				171	16	11

1829		Campbell, Dale, & Co. *Dr*		£	*s.*	*d.*
Jan.	1	To *Stock*	1	211	6	6
	17	To Goods	2	162	6	6
Feb.	4	To ditto	5	77	3	6
				450	16	6

		William Freeman. *Dr*				
Jan.	1	To *Stock*	1	117	10	//
	4	To Goods	5	146	7	//
				263	17	//

		John Copeland. *Dr*				
Jan.	1	To *Stock*	1	192	18	6
	12	To Goods	2	71	2	3
Mar.	2	To ditto	8	63	10	1
				327	10	10

		Joseph Hume & Co. *Dr*				
Jan.	1	To *Stock*	1	110	4	//

		William Armour. *Dr*				
Jan.	1	To *Stock*	1	145	10	//

1829		Contra.	C^r		£	s.	d.
Jan.	8	By Bills Receivable, N° 177		3	126	14	//
Feb.	6	By ditto // 182		6	246	19	//
Mar.	16	By Cash		10	77	3	6
					450	16	6

		Contra.	C^r				
Jan.	14	By Cash		3	117	10	//
Mar.	11	By ditto		10	146	7	//
					263	17	//

		Contra.	C^r				
Jan.	12	By Bills Receivable, N° 180		3	264	//	9
Mar.	31	By *Balance*		12	63	10	1
					327	10	10

		Contra.	C^r				
Jan.	7	By Bills Receivable, N° 176		3	110	4	//

		Contra.	C^r				
Jan.	5	By Bills Receivable, N° 175		3	145	10	//

1829		Geo. Graham & Son, *Dr*		£	s.	d.
Jan.	1	To *Stock*	1	240	15	6

		Thomas Bateman & Co. *Dr*				
Jan.	1	To *Stock*	1	163	4	8
	15	To Goods	2	114	3	1
	25	To ditto	"	236	18	6
Feb.	4	To Bills Payable, N° 82	6	124	10	8
				638	16	11

		Robert Wilson & Co. *Dr*				
Jan.	1	To *Stock*	1	172	9	10

		D. Johnston & Son, *Dr*				
Jan.	1	To *Stock*	1	95	6	"
Mar.	19	To Goods	8	282	11	6
				377	17	6

		Henry Clinton, *Dr*				
Jan.	1	To *Stock*	1	237	12	4
Mar.	26	To Sundries ℔ *Hopewell*	9	923	13	10
				1161	6	2

1829		*Liverpool.*	*Cr*		£	*s.*	*d.*
Jan.	8	By Bills Receivable, N° 178		3	240	15	6
		Penrith.	*Cr*				
Jan.	2	By Goods .... Cotton		2	124	10	8
	4	By Bills Receivable, N° 173		3	163	4	8
Feb.	16	By ditto " 186, 187 ..		6	351	1	7
					638	16	11
		Manchester.	*Cr*				
Jan.	11	By Bills Receivable, N° 179		3	172	9	10
		Perth.	*Cr*				
Jan.	5	By Bills Receivable, N° 174		3	95	6	"
Mar.	31	By *Balance*	*fol.*	12	282	11	6
					377	17	6
		New York.	*Cr*				
Feb.	18	By Bills Receivable, N° 189			237	12	4
Mar.	31	By *Balance*	*fol.*	12	923	13	10
					1161	6	2

1829		Richard Blake, D^r		£	s.	d.
Mar.	31	To *Balance* ..... *fol.*	12	156	12	//
		Smith, Davison & Co. D^r				
Jan.	4	To Cash	4	120	//	//
Feb.	19	To ditto	7	183	11	//
Mar.	31	To *Balance* ..... *fol.*	12	315	14	//
				619	5	//
		James Fenning & Co. D^r				
Jan.	5	To Bills Payable, N° 77	3	156	7	8
Feb.	8	To Cash	7	280	10	//
Mar.	11	To Bills Payable, N° 86	9	129	//	//
	31	To *Balance* ..... *fol.*	12	118	19	5
				684	17	1
		J. Hazard & Co. D^r				
Feb.	19	To Cash .... paid Insurance	7	8	4	//
Mar.	31	To *Balance* ..... *fol.*	12	65	//	//
				73	4	//
		Michael Watson, D^r				
Jan.	11	To Bills Payable, N° 78, 79	3	370	1	4
Feb.	26	To Goods.....	5	112	1	//
				482	2	4

1829		*Bristol.*	C^r		£	s.	d.
Jan.	1	By *Stock*		2	156	12	//

		Contra.	C^r				
Jan.	1	By *Stock*		2	619	5	//

		Contra.	C^r				
Jan.	1	By *Stock*		2	436	17	8
Feb.	9	By Goods		5	129	//	//
Mar.	12	By ditto		8	118	19	5
					684	17	1

		Contra.	C^r				
Jan.	1	By Stock		2	8	4	//
	17	By Goods .... Insurance		3	9	7	11
Feb.	23	By Mayne & Rowley .... ditto		5	8	11	1
	4	By Goods ..... ditto		//	12	7	6
Mar.	12	By Hunter, Robinson & Co. ditto		8	9	4	//
		By Wm. Tait & Co. *m/a* .. ditto		9	3	6	//
		By Henry Clinton ..... ditto		//	22	3	6
					73	4	//

		Leith.	C^r				
Jan.	1	By Stock		2	370	1	4
Mar.	12	By Cash		10	112	1	//
					482	2	4

1829		George Bowie & Co. *Dr*		£	s.	d.
Jan.	12	To Bills Payable, N° 81	3	460	15	10

		Peter Drinkwater, *Dr*				
Jan.	7	To Bills Payable, N° 78	3	210	10	"
Mar.	18	To ditto .... " 88	9	119	4	6
	31	To *Balance* ..... *fol.*	12	452	8	"
				782	2	6

		Bills Payable. *Dr*				
Jan.	31	To Cash .. Bills paid this Month ..	4	373	16	4
Feb.	28	To ditto .. "	7	323	8	"
Mar.	31	To ditto .. "	10	584	10	10
	"	To *Balance*, Bills not due or p^{d} .. *fol.*	12	2895	14	11
				4177	10	1

		Scruton & Campbell, *Dr*				
Feb.	12	To Bills Payable, N° 83	6	302	13	6
		To *Balance* ..... *fol.*	12	542	6	"
				844	19	6

		Blakey, Hardisty & Co. *Dr*				
Feb.	26	To Bills Payable, N° 85	6	300	11	"
	"	To Interest .... Discount	"	15	16	"
				316	7	"

1829		*Aberdeen.* Cr		£	s.	d.
Jan.	1	By *Stock*	2	460	15	10

		Manchester. Cr				
Jan.	1	By *Stock*	2	210	10	//
	10	By Goods	//	119	4	6
Mar.	4	By ditto	8	452	8	//
				782	2	6

		Contra. Cr				
Jan.	1	By *Stock*. . Bills under Acceptance . .	2	1125	7	6
		By Sundries, Bills Accepted this Mo.	3	1197	14	10
		By ditto . . . . //	6	1113	4	1
		By ditto . . . . //	9	741	3	8
				4177	10	1

		Rotterdam. Cr				
Jan.	14	By Goods	2	302	13	6
Mar.	4	By ditto	8	542	6	//
				844	19	6

		Keswick. Cr				
Jan.	22	By Goods	2	316	7	//

1829		Wills & Ainsworth.	*Dr*		£	s.	d.
Jan.	4	To Goods		2	98	2	4
Feb.	18	To ditto		5	129	2	8
					227	5	//
		Cooke & Girdwood.	*Dr*				
Jan.	7	To Goods		2	41	6	7
Feb.	11	To ditto		5	95	10	10
Mar.	8	To ditto		8	114	1	6
					250	18	11
		Todd & Shortridge.	*Dr*				
Jan.	7	To Goods		2	117	5	2
Mar.	12	To ditto		8	196	13	6
	31	To *Balance*		12	192	10	6
					506	9	2
		W^{m} Stevens & Sons.	*Dr*				
Jan.	15	To Goods		2	241	3	//
Mar.	11	To Bills Payable, N^{o} 87		9	492	19	2
					734	2	2
		Dixon & Payne.	*Dr*				
Jan.	21	To Goods		2	14	9	10
Feb.	25	To ditto		5	14	8	10
					28	18	8

1829		Contra.	C^r		£	s.	d.
Feb.	12	By Bills Receivable, N° 184		6	98	2	4
Mar.	13	By ditto .... " 194		9	129	2	8
					227	5	"

		Contra.	C^r				
Mar.	12	By Bills Receivable, N° 191		9	136	17	5
	31	By *Balance*	*fol.*	12	114	1	6
					250	18	11

		Contra.	C^r				
Feb.	9	By Bills Receivable, N° 183		6	117	5	2
Mar.	9	By Export Goods.....		8	389	4	"
					506	9	2

		Contra.	C^r				
Feb.	20	By Export Goods.....		5	492	19	2
	3	By Bills Receivable, N° 181		6	241	3	"
					734	2	2

		Contra.	C^r				
Mar.	31	By *Balance*	*fol.*	12	28	18	8

1829		John Palmer & Son. *Dr*		£	s.	d.
Jan.	28	To Goods	2	204	13	4
		Interest. *Dr*				
Jan.	31	To Cash .. *discounts this Month* ..	4	12	2	10
Feb.	28	To ditto ..... "	7	10	1	11
Mar.	31	To ditto ..... "	10	34	12	4
				56	17	1
		House Expenses. *Dr*				
Jan.	31	To Cash .... *this Month*	4	21	"	"
Feb.	28	To ditto ..... "	7	20	"	"
Mar.	31	To ditto ..... "	10	27	5	"
				68	5	"
		Charges. *Dr*				
Jan.	31	To Cash, ℔ *Petty C. B.*.....	4	9	12	7
Feb.	28	To ditto .... "	7	10	7	4
Mar.	31	To ditto .... "	10	47	11	3
				67	11	2
		Mayne & Rowley. *Dr*				
Feb.	23	To Sundries ℔ the *Atlantic*	5	355	19	"
	"	To Bills Payable N° 84	6	385	8	11
				741	7	11

1829		Contra.	C^r		£	s.	d.
Feb.	17	By Bills Receivable, N° 188		6	204	13	4

		Contra.	C^r				
Feb.	26	By Blakey, Hardisty & Co. *discount*		6	15	16	//
	8	By Cash .... for ditto		//	14	//	6
Mar.	26	By Newman & Browne .. interest ..		9	4	7	4
	31	By *Profit and Loss*	*fol.*	11	22	13	3
					56	17	1

		Contra.	C^r				
Mar.	31	By *Profit and Loss*	*fol.*	11	68	5	//
					68	5	//

		Contra.	C^r				
Feb.	23	By Mayne & Rowley		5	1	13	6
Mar.	12	By Hunter, Robinson & Co.		8	3	//	3
	16	By Wm Tait & Co. *m/a* .. consig^{ts}		9	5	15	8
	26	By Henry Clinton		//	9	5	4
	31	By *Profit and Loss*	*fol.*	11	47	16	5
					67	11	2

		Contra.	C^r				
Feb.	16	By Goods .. Ashes ℔ *Francis*		5	385	8	11
Mar.	31	By *Balance*	*fol.*	12	355	19	//
					741	7	11

1829		Export Goods. D^r		£	s.	d.
Feb.	9	To William Stevens & Sons	5	492	19	2
Mar.	9	To Sundries .... *Purchases*	8	635	3	3
				1128	2	5

		William Glyne & Co. D^r				
Feb.	8	To Goods	5	153	19	9
Mar.	31	To *Balance* ..... *fol.*	12	245	19	3
				399	19	//

		Kibble, Forster & Co. D^r				
Feb.	25	To Goods	5	267	15	2
Mar.	22	To ditto	8	166	9	3
				434	4	5

		Commission. D^r				
Mar.	31	To Profit and Loss ..... *fol.*	11	26	8	8
				26	8	8

		Newman & Browne. D^r				
Feb.	22	To Bills Receivable, N° 159 not paid	6	145	11	8
	//	To Cash .... for Protest	7	//	10	//
Mar.	26	To Interest .... in their 3 Bills....	9	4	7	4
				150	9	//

1829		Contra.	Cr		£	s.	d.
Feb.	23	By Mayne & Rowley, ℔ the *Atlantic*		5	335	10	4
Mar.	12	By Hunter, Robinson & Co. ℔ *Isabella*		8	334	//	8
	//	By Debentures .... drawbacks			55	3	4
	16	By Wm. Tait & Co. *m/a* ℔ *Jessie* ..			403	8	1
					1128	2	5

		Contra.	Cr				
Mar.	9	By Export Goods.....		8	245	19	3
	7	By Bills Receivable, N° 190		9	153	19	9
					399	19	//

		Contra.	Cr				
Mar.	12	By Bills Receivable, N° 193		8	267	15	2
	31	By *Balance*	*fol.*	9	166	9	3
					434	4	5

		Contra.	Cr				
Feb.	23	By Mayne & Rowley		5	10	4	1
Mar.	12	By Hunter, Robinson & Co.		8	11	12	1
	26	By Henry Clinton		9	4	12	6
					26	8	8

		Contra.	Cr				
Mar.	20	By Bills Receivable, N° 195, 196, 197		9	150	9	//
					150	9	//

1829		Rose Bank Spinning Co. D^r		£	s.	d.
Mar.	31	To *Balance* ..... *fol.*	12	1007	12	6
		Geo. & Rich^d Denison. D^r				
Mar.	31	To *Balance* ..... *fol.*	12	602	7	3
		Henry Holdsworth & Co. D^r				
Mar.	7	To Goods	8	207	2	1
	16	To ditto	//	273	16	8
				480	18	9
		John Kingan. D^r				
Mar.	7	To Goods	8	196	11	4
		Penman & Browne. D^r				
Mar.	10	To Goods	8	137	13	7

1829		Contra.	*Cr*		£	*s.*	*d.*
Mar.	12	By Goods		8	432	5	//
	13	By ditto		//	575	7	6
					1007	12	6

		Contra.	*Cr*				
Mar.	14	By Goods		8	602	7	3

		Contra.	*Cr*				
Mar.	31	By *Balance*	*fol.*	12	480	18	9

		Contra.	*Cr*				
Mar.	31	By *Balance*	*fol.*	12	196	11	4

		Contra.	*Cr*				
Mar.	31	By *Balance*	*fol.*	12	137	13	7

1829		Hunter, Robinson, & Co. *Dr*		£	*s.*	*d.*
Mar.	12	To Sundries ℔ the *Isabella*	8	357	17	//

		Debentures. *Dr*				
Mar.	12	To Export Goods.....	9	55	3	4

		William Tait & Co. *M/A* *Dr*				
Mar.	16	To Sundries ℔ *Jessie*	9	412	9	9

		Ogle & Denham. *Dr*				
Mar.	26	To Cash paid their Bill N° 163	10	212	6	//

		Profit & Loss. *Dr*				
Mar.	31	To *Interest*.....*fol.*	8	22	13	3
		To *House Expenses*	//	68	5	//
		To *Charges*	//	47	16	5
		To STOCK ..... *Net Gain*	1	377	18	3
				516	12	11

1829		*Hamburgh.*			£	s.	d.
Mar.	31	By *Balance*	*fol.*	12	357	17	//

Contra.

Mar.	31	By *Balance*	*fol.*	12	55	3	4

Glasgow.

Mar.	31	By *Balance*	*fol.*	12	412	9	9

Contra.

Mar.	31	By *Balance*	*fol.*	12	212	6	//

Contra.

Mar.	31	By *Goods*, Gain on this Account..	*fol.*	1	490	4	3
		By *Commission*.....		9	26	8	8
					516	12	11

1829		BALANCE. D^r		£	s.	d.
Mar.	31	To Cash .... *Balance* on hand ..... *fol.*	1	3188	"	7
	"	To Bills Receivable .... *Bills due to me*	1	2139	19	"
	"	To Goods .... *On hand, & Inventory*	2	1276	3	5
	"	To Furniture in Warehouse, *valued at*	3	180	2	"
	"	To John Copeland	3	63	10	1
	"	To D. Johnston & Son	4	282	11	6
	"	To Henry Clinton	4	923	13	10
	"	To Cooke & Girdwood.....	7	114	1	6
	"	To Dixon & Payne	7	28	18	8
	"	To Mayne & Rowley	8	355	19	"
	"	To Kibble, Forster, & Co.	9	166	9	3
	"	To Henry Holdsworth, & Co.	10	480	18	9
	"	To John Kingan	10	196	11	4
	"	To Penman & Browne	10	137	13	7
	"	To Hunter, Robinson, & Co.....	11	357	17	"
	"	To Debentures.....	11	55	3	4
	"	To William Tait & Co. *m/a*	11	412	9	9
	"	To Ogle & Denham	11	212	6	"
		Amount of my Effects.....		10572	8	7

1829		Contra.	C^r	£	s.	d.
Mar.	31	By Richard Blake ..... *fol.*	5	156	12	"
	"	By Smith, Davison & Co.	5	315	14	"
	"	By James Fenning & Co.	5	118	19	5
	"	By J. Hazard & Co.	5	65	"	"
	"	By Peter Drinkwater	6	452	8	"
	"	By Bills Payable .. *Bills under Acceptance* ..	6	2895	14	11
	"	By Scruton & Campbell	6	542	6	"
	"	By Todd & Shortridge	7	192	10	6
	"	By William Glyne & Co.	9	245	19	3
	"	By Rose Bank Spinning Co.	10	1007	12	6
	"	By George & Richard Denison	10	602	7	3
		Amount of my Debts		6595	3	10
	"	By Stock .... *Net Amount of my Capital*	1	3977	4	9
				10572	8	7

TRIAL BALANCE (31*st March*).

Dr	PROFIT & LOSS *Sheet.*						Cr
	£	s.	d.		£	s.	d.
Interest	22	13	3	*Goods*	490	4	3
House Expenses	68	5	„	*Commission*	26	8	8
Charges	47	16	5				
	138	14	8				
Net Gain	377	18	3				
	516	12	11		516	12	11

Dr	BALANCE *Sheet.*						Cr
	£	s.	d.		£	s.	d.
Cash	3188	„	7	Richard Blake	156	12	„
Bills Receivable	2139	19	„	Smith, Davison, & Co.	315	14	„
Goods	1276	3	5	James Fenning & Co.	118	19	5
Furniture	180	2	„	J. Hazard & Co.	65	„	„
John Copeland	63	10	1	Peter Drinkwater ..	452	8	„
D. Johnston & Son ..	282	11	6	Bills Payable	2895	14	11
Henry Clinton	923	13	10	Scruton & Campbell ..	542	6	„
Cooke & Girdwood	114	1	6	Todd & Shortridge ..	192	10	6
Dixon & Payne	28	18	8	Wm. Glyne & Co. ..	245	19	3
Mayne & Rowley	355	19	„	Rose B. Spinning Co.	1007	12	6
Kibble, Forster & Co.	166	9	3	Geo. & R. Denison ..	602	7	3
Hen. Holdsworth & Co.	480	18	9				
John Kingan	196	11	4		6595	3	10
Penman & Browne	137	13	7				
Hunter, Robinson & Co.	357	17	„				
Debentures	55	3	4				
Wm. Tait & Co.	412	9	9				
Ogle & Denham	212	6	„	STOCK .. *Net Capital*	3977	4	9
	10572	8	7		10572	8	7

DAY-BOOK.

(SET III.)

INVENTORY.

	£	s.	d.
The following is an INVENTORY of my Effects, both Real and Personal, being a list of the *Balances* in my favour and against me, transferred from the preceding Ledger, dated 31st March, 1829.			
I have in CASH	3188	„	7
BILLS RECEIVABLE .... *for Bills due to me ℔ B. B.*	2139	19	„
GOODS on hand ℔ valuation, *viz.*			
Cotton Yarns ..... £438„12„8			
Cotton Wool ..... 346„ 7„3			
Dutch Madders ..... 329„ 3„6			
Pot & Pearl Ashes ..... 162„ –„–			
	1276	3	5
Furniture in Warehouse, valued at	180	2	„
John Copeland ..... *owes me* ..... £ 63„10„ 1			
D. Johnston & Son .. *ditto* ..... 282„11„ 6			
Henry Clinton ..... *ditto* ..... 923„13„10			
Cooke & Girdwood.... *ditto* ..... 114„ 1„ 6			
Dixon & Payne ..... *ditto* ..... 28„18„ 8			
Mayne & Rowley .... *ditto* ..... 355„19„–			
Kibble, Forster & Co... *ditto* ..... 166„ 9„ 3			
Hen. Holdsworth & Co. *ditto* ..... 480„18„ 9			
John Kingan ..... *ditto* ..... 196„11„ 4			
Penman & Browne.... *ditto* ..... 137„13„ 7			
Hunter, Robinson & Co. *ditto* ..... 357„17„–			
Debentures ..... *ditto* ..... 55„ 3„ 4			
William Tait & Co..... *ditto* ..... 412„ 9„ 9			
Ogle & Denham..... *ditto* ..... 212„ 6„–			
	3788	3	7
Amount of my Effects	10572	8	7

Ent^d ℔ JOURNAL, *page* 1.

Carried forward.

INVENTORY, *continued.*

	£	s.	d.
I OWE AS FOLLOWS:			
To Richard Blake ..... *due to him*	156	12	"
To Smith, Davison, & Co. .... *ditto*	315	14	"
To James Fenning & Co. .... *ditto*	118	19	5
To J. Hazard & Co..... *ditto*	65	"	"
To Peter Drinkwater ..... *ditto*	452	8	"
To Bills Payable, for *Bills accepted and not due,* ℔ *B. B.*	2895	14	11
To Scruton & Campbell..... *due them*	542	6	"
To Todd & Shortridge ..... *ditto*	192	10	6
To William Glyne & Co..... *ditto*	245	19	3
To Rose Bank Spinning Co. .... *ditto*	1007	12	6
To George & Richard Denison .. *ditto*	602	7	3
Amount of my Debts	6595	3	10

Ent^{d} ℔ JOURNAL, *page* 2.

DAY-BOOK.

LONDON, *April*, 1829.	£	*s.*	*d.*
2			
Insured at J. Hazard & Co.'s,			
On 100 Barrels Ashes ℔ the *Nancy*, from New York, £410, at 3 Guineas ℔ Cent.; Policy 27/6	14	5	9
3			
Sold Penman & Browne,			
Mule Twist.....90 lb.....@ 6 *months.*	23	13	6
5			
Received ℔ my order, from Peter Drinkwater, *Manchester*,			
2 Bales Georgia Twist, q^{t} 900 lb as ℔ Invoice *Bill* @ 2 *mo.* 24th *May.*	377	1	6
Sold James Denny & Co.			
India Twist .... 160 lb .... *Bill* @ 6 *mo.*	186	19	2
6			
Effected Insurance at J. Hazard & Co's,			
On 12 Casks Madder, from Rotterdam, ℔ the *Cuba*, £445 @ 2½ Guineas ℔ Cent.; Policy 27/6	13	1	2

April, 1829.	£	*s.*	*d.*
8			
To accommodate W. Armour, I have taken his Note at 3 Months, to retire his Bill, N° 175, due this day; the *Interest* included in new Bill is	2	1	6
9			
Bought of Thomas Bateman & Co.			
Mule Twist .... 300 lb .... *Bill* @ 6 *mo.*	72	9	//
Sold William Stevens & Sons,			
Madder ..... 4 Casks	159	19	8
Pearl Ashes ..... 25 Barrels	114	9	8
Bill @ 4 *mo.*	274	9	4
Sold Penman & Browne,			
India Twist .... 105 lb .... *Bill* @ 6 *mo.*	131	9	10
Received advice from Peter Woode, New York, that he has, agreeable to my order, Shipped on board the *Fanny*, J. Kerr, Master, for London, 50 Bales Cotton, amounting with Charges, as ℔ Invoice, to..	1290	16	//
This Cotton I have ordered, in Company with Jos. Bankes and Thos. Dunlop, each $\frac{1}{3}$ share, who allow me $2\frac{1}{2}$ ℔ Cent. on the Sales, as Manager.			
Insured the above with the London Assurance Company, £1350, at 3 Guineas ℔ Cent.; Policy 77/	46	7	6
11	1337	3	6
The difference of Interest due Jos. Hume & Co. included in Bills exchanged this day is	//	12	6

April, 1829.	£	*s.*	*d.*
11			
Sold Henry Holdsworth & Co.			
Georgia Cotton .. 7 Bales .. *Bill* @ 4 *mo.*	294	12	2
12			
Bought of Kibble, Forster, & Co.			
Printed Goods, 170 Pieces, 5 ℔ *Cent. for Cash*	389	14	6
13			
Shipped on Board the *Triton*, George Bell, Master, for Philadelphia, on Account and Risk of Jos. Taylor & Sons, of New York, and Consigned by their order to John Gordon, of Philadelphia, as ℔ Invoice Book, *page* 1	332	8	8
The *Bounty* and *Drawback* allowed at the Custom House on the above Goods, amounts to	79	19	//
Effected Insurance at J. Hazard & Co.'s,			
On Goods ℔ the *Triton*, for Philadelphia, £335, @ 2¼ ℔ Cent.; Policy duty 22/....	8	12	9
Received *Account Sales* from Wm. Tait & Co., Glasgow, for last Month, net proceeds due in 3 Months	445	4	//
15			
Sold John Copeland,			
Georgia Twist.... 265 lb.... *Bill* @ 6 *mo.*	126	3	6

April, 1829.	£	s.	d.
15			
Bought of William Stevens & Sons,			
One Box and 154 Pieces Printed Goods, ℔ B. P. .... @ 6 *mo.*	496	10	6
Bought of Todd & Shortridge,			
3 Boxes Printed Muslins..5℔ *Cent. for Cash*	408	13	8
16			
Endorsed to Geo. & Rich[d] Denison,			
Two Bills, viz. N° 205, Cooke & Girdwood's	114	1	6
207, H. Holdsworth & Co.'s	480	18	9
	595	//	3
Also, to Smith, Davison, & Co.			
N° 189, H. Clinton, on G. & R. King	237	12	4
17			
Sold William Freeman,			
Water Twist .. 84 Bundles (in barter for 97 Pieces Calicoes and Shawl Cloths)	128	11	//
Shipped on Board the *Mary*, for Leith, Consigned to Wm. Tait & Co., of Glasgow,			
2 Boxes Printed Goods ℔ Inv.-Book, *pa.* 2	342	18	9
20			
Bought of Kibble, Forster, & Co.			
One Box Printed Goods..5℔ *Cent. for Cash*	165	13	3
25			
Sold Richard Edmond,			
Mule Twist, 160 lb, and Georgia Twist, 235 lb } 5℔ *Cent. for Cash*	137	11	8

April, 1829.	£	*s.*	*d.*
26			
Bought of William Stevens & Sons,			
1 Box Printed Goods .. 5 ℔ *Cent. for Cash*	158	9	10
May.			
2			
Sold Joseph Hume & Co.			
B. H. & Co.'s. Water Twist .. 70 Bundles .. *Bill* @ 6 *mo.*	95	6	6
Sold William Armour,			
Mule Twist .. 100 lb .. *Bill* @ 6 *mo.*	25	16	4
W. W.'s. Ditto ..... 320 // .... // ..	67	1	8
	92	18	//
3			
Bought at a Public Sale, *for Cash*,			
Mule Twist .... 350 lb .... *Ent*^{d} ℔ C. B.	66	15	10
Sold James Denny & Co.			
W. W.'s. Mule Twist .... 300 lb	63	3	7
B. H. & Co.'s. Water Twist .. 100 Bundles ..	143	15	//
	206	18	7
Sold for Cash, (to W. Binns,)			
Mule Twist .. 50 lb, and India Twist .. 15 // = 65 lb *Ent*^{d} ℔ C. B.	29	1	//

May, 1829.	£	s.	d.
3			
Shipped on Board the *Dolphin*, J. M'Lean, Master, for Hamburgh, Sundry Printed Goods, Consigned to Roak & Co. there, on Account and Risk of William Rainey and Shipper, each one half, ℔ I. B. *page* 3.			
My one-half of which is	425	18	3
William Rainey's half is	425	18	3
William Rainey has got Insurance effected on Goods by the *Dolphin*, £850, at 2 Guineas ℔ Cent., to return 1½ ℔ Cent. for Convoy and Arrival; Policy 49/6	20	6	6
The Drawback on the Printed Goods by the *Dolphin*, payable at the Custom-House, is	84	18	7
Shipped also on Board the *Dolphin*, 150 Bundles Cotton Yarn, by Order, and for Account of Henry Somerville, and to him Consigned, amounting ℔ I. B. *page* 4	231	17	8
Insured at J. Hazard & Co.'s,			
On Goods by the *Dolphin*, £235, at 2 Guineas; Policy 16/6.....	5	15	2
Bought of Rose Bank Spinning Co.			
Water Twist, 200 Bund^{s}, 5 ℔ *Cent. for Cash*	280	10	//
Received ℔ my order from Scruton & Campbell, *Rotterdam*, 12 Casks Madder, amounting ℔ Invoice to	447	12	//

May, 1829.	£	s.	d.
4			
Sold Kibble, Forster & Co.			
G. B. & Co's Cossaes . . 200 Pieces . . *Bill* @ 6 *mo.*	303	6	8
The *Fanny*, from New York, having arrived safe with Convoy, I charge the *London Assurance* Co. 1½. ℔ Cent. on £1350 for return of Premium	20	5	//
5			
Bought of William Stevens & Sons,			
3 Boxes Printed Goods . . . . . *Bill* @ 6 *mo.*	241	11	2
6			
Arrived the *Nancy* from New York, with 70 Barrels Pot, and 30 ditto Pearl Ashes, from Henry Clinton, ℔ my Order, amounting ℔ Invoice to	398	7	3
8			
Sold John Kingan,			
Mule Twist . . . . . 150 lb . . . . . @ 6 *mo.*	32	15	//
Sold Wills & Ainsworth,			
T. M.'s Cossaes . . . . . 50 Pieces . .	70	//	//
G. B. & Co.'s Shawl Cloths . . 100 ditto . .	92	10	//
	162	10	//
9			
Sold D. Johnston & Son,			
Georgia Twist . . 125 lb	49	7	8
W. W.'s Mule Twist . . . . 300 //	64	12	//
T. P. & Co's Ditto . . . . . 350 //	92	11	//
	206	10	8

May, 1829.	£	*s.*	*d.*
9			
The *Nancy*, from New York, having Arrived with Convoy; the Return of Premium is claimed on £410, @ 1½ ℔ Cent.	6	3	//
10			
Bought of John Kingan,			
3 Boxes, White Cambrics .....@ 6 *mo.*	183	18	//
11			
Endorsed to Scruton & Campbell,			
Mayne & Rowley's draft on Boldero, N° 212 @ 90 days	355	19	//
12			
Bought of Brunton & Bell,			
4 Boxes, Saddlery for Export .... @ 3 *mo.*	83	10	2
Bought of James Fenning & Co.			
1 Box, Printed Goods ..... *Bill* @ 6 *mo.*	141	13	10
13			
Sold Newman & Browne,			
S. & T.'s Mule Twist..150 ℔..*Bill* @ 6 *mo.*	90	12	11
Bought of James Fenning & Co.			
Two Boxes, Printed Goods .. *Bill* @ 6 *mo.*	197	13	5
15			
Sold Dixon & Payne,			
Mule Twist ..... 150 ℔ ..... @ 6 *mo.*	32	8	10

May, 1829.	£	*s.*	*d.*
18			
Sold Henry Holdsworth & Co.			
20 Bales Cotton in Co. ℔ *Fanny*, *Bill* @ 4 *mo.*	808	17	8
Vide S. B. *page* 7.			
22			
Sold William Freeman,			
B. H. & Co. Water Twist .. 30 Bundles @ 6 *mo.*	45	3	9
Sold Cooke & Girdwood,			
2 Bales Cotton in Co. ℔ *Fanny*, *Bill* @ 4 *mo.*	357	5	6
Vide S. B. *page* 7.			
24			
Shipped on board the *Betsey*, T. Bowling Master, for New York, Sundry Goods for *Sundry Persons*, amounting to	906	13	4
Vide I. B. *pages* 5—7.			
Insured with the London Assurance Co.			
On Goods ℔ the *Betsey*, to the Amount of £905, @ 2 Guineas ℔ Cent; Policy 55/	21	15	//
Sold Newman & Browne,			
T. P. & Co.'s Mule Twist..220 lb..@ 6 *mo.*	69	1	8
28			
The *Cuba* having on her passage from Rotterdam suffered considerable damage, the average loss sustained is at £2 // 11/ ℔ Cent. on £455, Insured on 12 Casks Madder....	11	11	//

May, 1829.	£	s.	d.
31			
Ogle & Denham being Bankrupts, have obtained a discharge for 11/6 ℔ £; I have agreed to the same, and their final dividend of 8/ ℔ £ ℔ C. B.			
The Sum lost on their debt of £212„6/ @ 8/6 ℔ £ is	90	4	7
The *Net Proceeds* and *Charges* &c., of the *Goods on Commission* sold this Month are as follow:			
Blakey, Hardisty & Co.'s *Net Proceeds*..	276	5	4
William Wright's..... *ditto*	170	7	„
Smith & Townley ..... *ditto*	85	13	9
Gordon, Barron & Co..... *ditto*	381	4	„
Thomas Marshall..... *ditto*	66	14	„
Thomas Pollock ..... *ditto*	153	11	„
Charges on the above.....	15	13	8
Commission „	38	16	10
Interest „	8	19	2
Vide S. B.			
	1197	4	9
June.			
1			
Sold Michael Watson, *Leith*, As Ashes .... 20 Barrels, Pearl 3¾ ℔ *cent for Cash*	103	7	2
3			
Sold Todd & Shortridge,			
Calicoes ..... 70 Pieces, and.....	105	10	„
Shawl Cloths .... 27 dozen	23	12	6
at 6 *months.*			
	129	2	6

June, 1829.	£	s.	d.
6			
Received the following Bills on Account of Blakey, Hardisty & Co., which I have remitted to them:			
Joseph Hume & Co.'s .. @ 6 *mo.* ℔	95	6	6
James Denny & Co.'s .. @ do.	143	15	//
	239	1	6
7			
Sold Kibble, Forster & Co.			
Madder ..... 4 Casks .... *Bill* @ 6 *mo.*	144	2	//
Pot Ashes .... 20 Barrels ... *Bill* @ 4 *mo.*	87	2	6
Bill @ 4 *mo.*	231	4	6
Received the following Bills on Account of Gordon, Barron & Co., which I have sent them:			
Kibble, Forster & Co.'s ..... @ 6 *mo.*	303	6	8
Wills & Ainsworth's ..... @ do.	92	10	//
	395	16	8
Received also Wills & Ainsworth's Acceptance to Thos Marshall, which I have remitted him	70	//	//
10			
Sold Wills & Ainsworth,			
Pot Ashes.... 14 Barrells.... *Bill* @ 4 *mo.*	61	15	//
Remitd Smith & Townley, *Manchester*,			
Newman & Browne's Bill @ 6 mo. payable to their order	90	12	11

June, 1829.	£	*s.*	*d.*
10			
W^m^ Tait & Co. *Glasgow* have sent me an *Account Sales* for last Month. *Net proceeds*	187	15	//
And they advise, that they have put the remainder of my Goods into the hands of J. Stirling & Co. as desired	165	12	3
	353	7	3
12			
Sold William Stevens & Sons, Pot Ashes.... 30 Barrels.... *Bill* @ 4 *mo.*	142	12	1
16			
Sold Kibble, Forster, & Co.			
T. M.'s. Cossaes ..... 50 Pieces	64	3	4
S. & B.'s. { Muslins .. 110 Pieces .. £142 //– / Cambrics .. 100 ditto .. 160 //– }	302	//	//
	366	3	4
Sold William Glyne & Co. Madder..... 1 Cask..... *Bill* @ 6 *mo.*	36	10	5
Settled this day with the Underwriters for the Amount Insured on Goods ℔ the *Triton* (the Ship and Cargo being lost), and received J. M'Call's Bill, N° 223, at 4 Months, on account of Jos. Taylor & Sons, ℔ B. B. The Premium & Policy insured at J. Hazard & Co.'s on £335, on account of J. Taylor & Sons, was	8	12	9

June, 1829.	£	s.	d.
17			
To finish Wm. Wright's Sales, I have taken the remainder of his Yarns to account, *viz.*			
Mule Twist	56	12	9
Charges—Commission, &c. 5 ℔ Ct. £2 ″ 16 ″ 7			
Discount for Cash on £53 ″ 16 ″ 2 (to be remitted 4th July)..... 2 ″ 13 ″ 10			
Postages ..... — ″ 1 ″ 4			
	5	11	9
	51	1	″
Sold John Copeland,			
Georgia Twist .... 40 lb .... *Bill* @ 6 *mo.*	17	1	8
18			
Sold Kibble, Forster, & Co.			
S. & B.'s. Shawl Cloths, 100 Ps *Bill* @ 6 *mo.*	108	″	″
Sold Rose Bank Spinning Co.			
Cotton in Co. ℔ *Fanny*, 10 Bales, *Bill* @ 4 *mo.*	296	4	″
19			
Sold Penman & Browne,			
T. P. & Co.'s. Mule Twist, 280 lb *Bill* @ 6 *mo.*	83	3	9
Sold John Copeland,			
Mule Twist ..... 60 lb ..... @ 6 *mo.*	27	19	2
Sold Dixon & Payne,			
S. & T.'s. Georgia Twist .... 65 lb .... 6 *mo.*	39	″	9

June, 1829.	£	*s.*	*d.*
20			
Received Account Sales, from Roak & Co. Hamburgh, of part of my joint Shipment with Wm. Rainey ℔ the *Dolphin*, *Net Proceeds*	506	16	〃
The Loss on the above is £121〃15〃8, my one-half of which is	60	17	10
24			
Sold William Glyne & Co. Madder..... 3 Casks..... *Bill* @ 6 *mo.*	129	18	4
Sold William Stevens & Sons, Pot Ashes.... 20 Barrels.... *Bill* @ 4 *mo.*	93	3	〃
25			
Sold Thomas Bateman & Co. Cotton in Co. ℔ *Fanny*, 10 Bales, *Bill* @ 4 *mo.*	221	3	6
Sold Dixon & Payne, Georgia Twist..... 50 lb..... @ 6 *mo.*	22	3	9
Our Cotton in Co. being all Sold, the additional Charges ℔ Sales-Book *page* 6, are			
For Cellar Rent, Porterage, &c.	5	1	4
Commission on £1683〃10〃8, @ 2½ ℔ Cent.	42	1	10
The Amount already entered to that Adventure is	1316	13	6
My one-third share of Profit is	48	18	11
Joseph Bankes' one-third of ditto	48	18	11
Thomas Dunlop's one-third of ditto	48	18	11
	1510	13	5

June, 1829.	£	*s.*	*d.*
25			
Jos. Hume & Co.'s *Bill* on J. Baines, N° 201, not being paid, I have protested the same; with Protest 10/ is	247	8	"
28			
Sold William Simkin,			
Mule Twist N° .....40 lb..... 6 *mo.*	10	19	6
30			
The *Net Proceeds* &c. of the *Sales on Commission* this Month, ℔ SALES-BOOK, are as follow:			
Thomas Marshall's .... *Net Proceeds*	62	7	7
Stewart & Black's..... *ditto*	395	2	3
Thomas Pollock & Co.'s .. *ditto*	79	"	7
Smith & Townley's ..... *ditto*	76	3	3
Charges on the above	6	19	6
Commission "	16	"	3
	635	13	5
James Denny & Co. having stopped Payment on the 10th inst; the Bills owing by them are N°s 209 & 219	250	2	9
N. B.—From a statement made out of their Affairs, it appears they will pay only 12/6 ℔ £. I therefore debit *Profit and Loss* Account for the loss of 7/6 ℔ £, which is ..	93	16	"
Also, that the Estate of Jos. Hume & Co. is supposed will be deficient 5/ ℔ £; which on my claim of £247 "8/ is a loss of	60	17	"

June, 1829.	£	*s.*	*d.*
30			
The following is an Inventory of the Goods on hand, taken this day :—			
Cotton Yarns	187	2	6
Cotton Wool	45	9	7
Madders	350	6	6
Ashes ..... Pot and Pearl	46	17	//
	629	15	7

END OF DAY-BOOK.

BILL-BOOK.

(SET III.)

Bills

No.	When received.	From whom received, and Place.		Drawn on.	Payable to.
198	Apr. 8	William Armour	London	Himself	My Order
199	"	John Kingan	ditto	ditto	ditto
200	9	Penman & Browne	ditto	ditto	ditto
201	11	Joseph Hume & Co.	ditto	W. Richards	J. Hume & Co.
202	"	Ditto	ditto	Themselves	My Order
203	13	William Tait & Co.	Glasg.	Hill & Fry	ditto
204	"	Todd & Shortridge	London	Themselves	ditto
205	"	Cooke & Girdwood	ditto	Geo. Smith	ditto
206	15	Kibble, Forster & Co.	ditto	Themselves	ditto
207	"	Hen. Holdsworth & Co.	ditto	ditto	ditto
208	"	D. Johnston & Son	Perth	ditto	ditto

Bills

No.	When received.	From whom received, and Place.		Drawn on.	Payable to.
209	May 4	James Denny & Co.	London	Themselves	My Order
210	6	Wm. Stevens & Sons	ditto	ditto	ditto
211	"	Ditto	ditto	Rich. Hall	Stevens & Sons
212	8	Mayne & Rowley	N. York	J. Kean	My Order
213	10	Penman & Browne	London	Themselves	ditto
214	"	Hen. Holdsworth & Co.	ditto	ditto	ditto
215	13	John Copeland	ditto	Jos. Smith	J. Copeland
216	18	Henry Clinton	N. York	Lees & Co.	My Order
217	24	Hunter, Robinson & Co.	Hamb.	Mos. Myers	ditto

Receivable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When and how disposed of.
April 8	3 Months	July 11	147	11	6	April 23 *Discounted.*
6	6 ditto	Oct. 9	196	11	4	
5	6 ditto	8	137	13	7	
Mar. 24	3 ditto	June 27	246	18	"	June 27 *Protested*
5	4 ditto	July 8	123	16	"	April 23 *Discounted.*
April 4	3 ditto	7	445	4	"	May 14 *Discounted.*
8	4 ditto	Aug. 11	196	13	6	June 15 *Discounted.*
Mar. 8	4 ditto	July 11	114	1	6	April 16 *Endd to G.& R. Denison*
April 10	6 ditto	Oct. 13	166	9	3	
Mar. 12	4 ditto	July 15	480	18	9	April 16 *Endd to G.& R. Denison*
April 8	6 ditto	Oct. 11	282	11	6	
	Entd Jour. *p.5*		2538	8	11	

Receivable—1829.

Date.	Term.	When due.	Sum.			When and how disposed of.		
May 3	6 Months	Nov. 6	186	19	2			
4	6 ditto	7	159	19	8			
April 9	4 ditto	Aug. 12	114	9	8	June 4	*Discounted.*	
May 8	60 Days	14	355	19	"	May 11	*Endd to Scruton & Co.*	
7	6 Months	Nov. 10	155	13	4			
April 11	4 ditto	Aug. 14	294	12	2	June 4	*Discounted.*	
May 8	6 ditto	Nov. 11	126	8	6			
18	30 Days	June 20	418	18	10	May 23	*Received Cash*	
24	1 Month	27	263	17	"	25	*ditto*	
	Entd Jour. *p.11*		2076	17	4			

Bills

No.	When received.	From whom received, and Place.		Drawn on	Payable to.
218	June 5	William Armour	London	Themselves	My Order
219	"	Jas. Denny & Co.	ditto	ditto	ditto
220	7	Henry Clinton	New York	Goldsmid&Co.	ditto
221	8	Holdsworth & Co.	London	Themselves	ditto
222	"	Cooke & Girdwood	ditto	ditto	ditto
223	10	Jos. Taylor & Sons	New York	Cooke & Jones	ditto
224	15	D. Johnston & Son	Perth	Themselves	ditto
225	23	Rose Bank Co.	London	ditto	ditto
226	30	T. Bateman & Co.	Penrith	Jos. Smith	Bateman & Co.

Receivable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When, and how disposed of.
June 5	6 Months	Dec. 8	92	18	„	
5	6 ditto	8	63	3	7	
7	90 Days	Sept. 2	285	2	5	
May 18	4 Months	21	808	17	8	
22	4 ditto	25	357	5	6	
June 10	4 ditto	Oct. 13	326	7	3	
12	6 ditto	Dec. 15	206	10	8	
18	4 ditto	Oct. 21	296	4	„	
25	4 ditto	28	221	3	6	
	Ent^{d}	Jour. *p.* 16	2657	12	7	

Bills

No.	When accepted.		On whose Account, and Place.		By whom drawn.	To whom payable.
89	Apr.	6	William Glyne & Co.	London	Themselves	Their Order
90		11	Jos. Hume & Co.	Ditto	Ditto	Edw. Wells
91		13	Rose Bank Spin. Co.	Ditto	Ditto	Their Order
92		19	Richard Blake	Bristol	Himself	Wm. Bayley
93		"	Peter Drinkwater	Manchest.	Ditto	Hill & Forbes

Bills

No.	When accepted.		On whose Account, and Place.		By whom drawn.	To whom payable.
94	May	8	Peter Woode	New York	Himself	Jones & Co.
95		11	Scruton & Campbell	Rotterd.	Themselves	Rich. Kempt
96		"	T. Bateman & Co.	Penrith	Ditto	Their Order
97		15	Wm. Stevens & Sons	London	Ditto	Ditto
98		26	Peter Drinkwater	Manchest.	Himself	Barclay & Co.

Bills

No.	When accepted.		On whose Account, and Place.		By whom drawn.	To whom payable.
99	June	6	Wm. Stevens & Sons	London	Themselves	Their Order
100		8	William Wright	Manchest.	Himself	Sharpe & Sons
101		16	Jas. Fenning & Co.	London	Themselves	Their Order

Payable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When, and to whom paid.
April 6	6 Months	Oct. 9	245	19	3	June 28 *Pd to them on Discount.*
11	3 ditto	July 14	371	6	6	
10	6 ditto	Oct. 13	1007	12	6	June 28 *Paid on Discount.*
17	3 ditto	July 20	156	12	"	
Mar. 16	3 ditto	22	452	8	"	
	Entd Jour. *p.* 5.		2233	18	3	

Payable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When, and to whom paid.
May 8	60 Days	July 10	495	15	"	
4	3 Months	Aug. 7	186	7	"	
7	6 ditto	Nov. 10	72	9	"	
13	6 ditto	16	296	15	"	
24	2 ditto	July 27	377	1	6	
	Entd Jour. *p.* 11		1428	7	6	

Payable—1829.

Date.	Term.	When due.	Sum. £	s.	d.	When, and to whom paid.
June 5	6 Months	Dec. 8	205	11	7	
6	2 ditto	Aug. 9	170	7	"	
12	6 ditto	Dec. 15	339	7	3	
	Entd Jour. *p.* 17		715	5	10	

CASH-BOOK.

(SET III.)

		CASH. Dr	£	s.	d.
		Received in APRIL, 1829.			
Apr.	1	To Balance .... *from last Month*	3188	„	7
	6	To *Interest* .... discount on Todd & Co.'s Account	19	9	„
	„	To *ditto* ditto on J. Fenning & Co.'s ..	5	19	5
	„	To *Debentures* .... drawback ℔ the *Isabella*	55	3	4
	17	To *William Freeman* .. *balance* of a barter ℔ D.B.	„	2	„
	23	To *Bills Receivable* .. discounted N° 185 £189„ 4„–			
		..... „ „ 198 147„11„6			
		..... „ „ 202 123„16„–			
			460	11	6
	25	To *Ogle & Denham*, dividend of 3/6 ℔ £ on £212„6/	37	3	„
			3766	8	10

*Ent*d JOUR. *page* 6.

CASH. Cr

Paid in APRIL, 1829.

			£	s.	d.
Apr.	6	By *Todd & Shortridge* .... paid their Account....	389	4	"
	"	By *James Fenning & Co.* ..... ditto	118	19	5
	7	By *Bills Payable* .... paid N° 79	235	15	6
	8	By *ditto* " " 78	210	10	"
	"	By *William Armour* .. paid his Accommodation Bill	145	10	"
	10	By *Bills Payable* .... paid N° 81	460	15	10
	13	By *Charges* .... paid on Goods ℔ the *Triton*	4	10	6
	16	By *Geo. & Rich. Denison* .. pd. balance of their Account	7	7	"
	17	By *Charges* .. paid on Goods ℔ the *Mary*, for Leith	1	19	9
	23	By *Interest* .... paid discount on 3 Bills	5	2	9
	27	By *Charges* .. for expenses of a journey to Manchester	17	10	"
	29	By *Bills Payable* .... paid N° 85	300	11	"
	30	By *House Expenses* .... drawn this Month	25	"	"
	"	By *Charges* .... for incidents ℔ Petty Cash-Book	13	6	8
	"	By Balance .... *carried to next Month*	1830	6	5
			3766	8	10

*Ent*d JOUR. *page* 6.

		CASH. Dr	£	s.	d.
		Received in MAY, 1829.			
May	1	To Balance .... *from last Month*	1830	6	5
	3	To Goods .... received for Yarns ℔ Day-Book ..	29	1	„
	6	To *Bills Receivable* .. received payment of N° 181	241	3	„
	„	To *Richard Edmonds* .... in full	137	11	8
	„	To *John Copeland* .... in full	63	10	1
	7	To *Interest* .. for discount on Kibble & Co.'s Account	27	15	9
	9	To *Bills Receivable* .... discounted N° 193	267	15	2
	14	To *ditto* „ „ 203	445	4	„
	15	To *Debentures* .... received payment of drawbacks ℔ *Triton*	56	11	9
	22	To *Bills Receivable* .... received payment of N° 216	418	18	10
	25	To *ditto* „ „ 27	263	17	„
	31	To *Ogle & Denham* .. received dividend of 8/ ℔ £ on £212„6/ being the last	84	18	5
			3866	13	1

*Ent*d JOUR. *page* 11.

		CASH. Cr	£	s.	d.
		Paid in MAY, 1829.			
May	3	By *Charges*, paid on Goods ℔ *Dolphin* for Hamburgh	6	5	„
	4	By *Goods* .. paid for 350 lbs. Yarns, at a Public Sale this day ℔ Bill of Parcels	66	15	10
	6	By *Interest* .. for discount allowed to R. Edmonds ..	6	17	8
	„	By *ditto* .... ditto to J. Copeland ..	3	3	7
	9	By *ditto* .... paid discount on 2 Bills	5	16	8
	7	By *Kibble, Forster & Co.* .. paid their parcels of 12 & 20 ult.	555	7	9
	11	By *Sales of Cotton in Co.* .. paid Duty, and Freight &c. ℔ *Fanny*	172	12	3
	„	By *Bills Payable* .... paid N° 83	302	13	6
	13	By *Goods* .. paid Freight and charges on Madder from Rotterdam	24	13	5
	18	By *Bills Payable* .... paid N° 88	119	4	6
	21	By *Smith, Davison & Co.* .. paid balance of their account	78	1	8
	22	By *Goods* .. paid Duty, Freight, &c. on Ashes from New York	73	10	3
	24	By *Charges* .. paid on Goods ℔ the *Betsey* for New York	11	15	1
	27	By *Bills Payable* .... paid N° 84	386	8	11
	31	By *House Expenses* ..... this Month	25	10	„
	„	By *Charges* .... ℔ Petty C. B. „	13	7	9
	„	By Balance .... *carried to next Month*	2015	9	3
			3866	13	1

Entd JOUR. *page* 12.

		CASH. Dr	£	s.	d.
		Received in JUNE, 1829.			
June	1	To Balance .... *from last Month*	2015	9	3
	4	To *Bills Receivable*..discounted N° 210 £114„ 9„8			
		..... „ „ 214 294„12„2			
			409	1	10
	6	To *Interest* .. discount on Todd & Co.'s Account ..	20	8	8
	8	To *Dixon & Payne* .. recd. payment till this date	83	11	3
	10	To *Interest* .. discount on W. Stevens' Account ..	7	18	6
	12	To *Debentures*..recd. bounty on Goods ℔ the *Triton*	23	8	„
	„	To *Bills Receivable* .. received payment of N° 183..	117	5	2
	15	To *Newman & Browne*..recd. payt. of their Account	69	1	8
	„	To *Bills Receivable* .... discounted N° 204.....	196	13	6
	18	To *Interest* .. discount on Rose Bank Co.'s Account	14	„	6
	20	To *Interest* .. ditto on J. Kingan's „ ..	7	11	„
	21	To *Bills Receivable* .. received payment of N° 194	129	2	8
	24	To *Sales on Commission*..received for Cotton Yarns ℔ D. B.	39	5	7
	28	To *Interest* .... discount on 2 Bills taken up	18	8	„
			3151	5	7
		Entd JOUR. *page* 17.			

		CASH. Cr	£	s.	d.
		Paid in JUNE, 1829.			
June	4	By *Interest* .... paid discount on 2 Bills	3	18	10
	6	By *Todd & Shortridge* .. paid them for Parcel of 15th April	408	13	8
	8	By *Interest*.. discount on Dixon & Co.'s Account ..	2	1	6
	10	By *Wm. Stevens & Sons*.. pd. their parcel 26th April	158	9	10
	12	By *Bills Payable* .... paid N° 80	134	5	10
	15	By *Interest* .. disct. on Newman & Browne's Acct.	3	9	2
	"	By *Interest* .... paid discount on a Bill	1	10	9
	18	By *Rose Bank Spinning Co.*.. pd. their Account of	280	10	"
	20	By *John Kingan* .... paid him balance	151	3	"
	24	By *Charges* .. paid Rent & Taxes for last half-year	87	10	"
	28	By *Bills Payable,* pd. on disct. Bill N° 89 £ 245„19„3			
		..... " „ 91 1007„12„6			
			1253	11	9
	30	By *Charges* .... ℔ Petty C. B.	17	15	"
	"	By *House Expenses* .... this Month	31	10	6
	"	By Balance .... *on hand*	616	15	9
			3151	5	7

Ent^d JOUR. *page* 18.

INVOICE-BOOK.

INVOICE *of Printed Goods Shipped on Board the* TRITON, *George Bell, Master, for Philadelphia, on Account and Risk of Joseph Taylor & Sons, of New York, and Consigned by their Order to J. Gordon, of Philadelphia.*

LONDON, 13*th April*, 1829.

No.		doz.	£	s.	d.
1	Cambric Handkfs. Black grd. 47„4				
	ditto ditto Blue .... 90„8				
		—— 138 doz. @ 21/	144	18	„
2	Calico, Olive ground, 51 pieces, 1428 yards, @ 1/7		113	1	„
	Muslin, Yellow ground, 10 pieces, 280 yds. @ 1/6..		21	„	„
3	Fine Calico, Black.... 5 „ 140				
	Cambric, Blue ground, 20 „ 560	„ @ 1/10	64	3	4
	ditto Fancy Checks, 17 „ 476 „	@ 1/11½	46	12	2
			389	14	6
	CHARGES.				
	Packing, Cartage, and Wharfage.....	£3„ 1„3			
	Sundry Shipping Charges	-„16„9			
	Entry Bond, and Bills of Lading.....	-„12„6	4	10	6
	Commission on £314„5„3, @ 2½ ℔ Cent.		7	17	2
	Premium of *Insurance* on £335, @ 2½ ℔ do.	£7„10„9			
	Policy and Duty, 5/6 ℔ Cent.....	1„2„-			
	Commission on ditto	1„13„6	10	6	3
			412	8	5
	Cr				
	By Bounty allowed at the Custom House	£23„8„-			
	By Drawback ditto	56„11„9	79	19	9
	Entd JOUR. *page* 3.		332	8	8

INVOICE *of Printed Goods Shipped on Board the* MARY, *for Leith, Consigned to William Tait & Co., Glasgow, to sell on my Account.*

LONDON, 17th *April*, 1829.

No.		£	s.	d.
1	Fine Calico, *Black grd.* 20 pieces, 480 yds. @ 1/11	46	„	„
	ditto *Dove* „ 15 „ 360 do. @ 1/11½	35	5	„
	Cambric Handkfs. *Blue*, 45 „ 90 doz. 8 „ 21/..	95	4	„
	80			
	Muslins, *Yellow ground*, 20 pieces, 560 yds. @ 1/5	39	13	4
	Calico, *Black & Blue* .. 43 „ 1204 do. @ 1/7	95	6	4
	Cambric, *Blue & Yellow*, 11 „ 308 do. @ 1/11	29	10	4
	74	340	19	„
	CHARGES.			
	Cartage & Wharfage..... £-„16„9			
	Sundry Shipping Charges ..... 1„ 3„-			
		1	19	9
		342	18	9

Entd JOUR. *page* 4.

INVOICE *of Goods Shipped ℔ the Dolphin, J. M'Lean, Master, for Hamburgh, Consigned for Sale to Roak & Co. Merchants there, on Account and Risk of William Rainey and the Shipper, each a half share.*

LONDON, 3rd *May*, 1829.

Box.			£	s.	d.
1	⅛ Muslins and Cambrics, *Printed*, qt. 50 pieces, as ℔ enclosed Bill of Parcels..	£109 13 4			
	Box and Cordage, &c. ..	– 15 9			
			110	9	1
2	¼ Fine Calico .... 50 pieces, as ℔ ditto	140 – –			
	Box, &c.	– 16 –			
			140	16	–
3	¼ Fine Cambric .. 53 pieces, as ℔ ditto	159 – –			
	Box, &c.	– 18 6			
			159	18	6
4	⅛ Cambric ..... 52 pieces, as ℔ ditto	154 14 –			
	Box, &c.	– 17 6			
			155	11	6
5	Calico & Cambrics, 53 pieces, as ℔ ditto	164 14 –			
	Box, &c.	– 19 3			
			165	13	3
6	⅛ Cambric Handkfs. 139 doz. & 5, as ℔ do.	159 2 11			
	Box, &c.	– 18 9			
			160	1	8
			892	10	–
	Deduct 1 ℔ Cent. allowed for damages on Boxes 1, 2, & 6	4 1 9			
	Drawback allowed at the Custom House	84 18 7			
			89	–	4
			803	9	8
	CHARGES.				
	Fees of Entry, and Bond of Certificate	1 10 6			
	Cartage, Wharfage, and Porterage	– 15 6			
	Bills of Lading, and Shipping	1 7 6			
			3	13	6
	Commission, 2½ ℔ Cent.....		20	1	10
	Prem. of *Insurance* on £850, @ 2 Guineas	17 17 –			
	Policy, 5/6 ℔ Cent.....	2 9 6			
	Commission, ½ ℔ Cent.	4 5 –			
			24	11	6
	Entd JOUR. *pages* 7 *&* 8.		851	16	6

INVOICE *of* 150 *Bundles Cotton Yarn, Shipped on board the Dolphin, M'Lean, for Hamburgh, by order and for Account of Henry Somerville, at his Risk and to him consigned.*

LONDON, 3rd *May*, 1829.

		£	s.	d.
S. 1 @ 3	Cotton Twist, N° 20 .... 50 Bundles @ 29/.....	72	10	„
	1.			
	..... „ 20 .... 10 ditto „ 29/.....	14	10	„
	..... „ 21 .... 40 ditto „ 29/9	59	10	„
	2.			
	..... „ 21 .... 10 ditto „ 29/9	14	17	6
	..... „ 22 .... 40 ditto „ 30/6	61	„	„
	3. 150 Bundles.	222	7	6
	CHARGES.			
	Entry Bond & Fees ..... £-„11„3			
	Packing, Cartage, & Wharfage ..... -„15„9			
	Bills of Lading & Agency ..... 1„ 4„6			
		2	11	6
	Premium of *Insurance* on £235, at 2 guineas ℔ Cent. 4„18„8			
	Policy & Duty 5/6 ..... -„16„6			
	Commission ½ ℔ Cent..... 1„ 3„6			
		6	18	8
		231	17	8

Entd JOUR. *page* 8.

INVOICE *of Sundry Goods Shipped on board the Betsey, W. Lucas, Master, for New York, by Order, on Account, and Risk of Mayne & Rowley, Merchants there, and to them consigned.*

LONDON, 24th *May*, 1829.

			£	s.	d.
M. R. 1 @ 3	⅞ White Cambric, Tamboured,				
	20 pieces, qt. 560 yards @ 2/2	£60„13„4			
	1. Box & Cord	–„14„8			
			61	8	„
	¼ Fine Cambric, Olive ground,				
	30 pieces, qt. 720 yards @ 2/4	84„ –„–			
	2. Box, &c.	–„17„3			
			84	17	3
	⅛ Fine Calico, Blue & Red ground,				
	25 pieces, qt. 600 yards @ 2/3	67„10„–			
	Cambric, Olive & Yellow,				
	15 pieces, qt. 360 yards @ 2/5½	44„ 5„–			
	3. Boxes, &c.	1„ 1„2			
			112	16	2
			259	1	5
	CHARGES.				
	Custom House Entry.....	–„ 7„6			
	Cartage, Wharfage, &c.....	1„ 3„2			
	Bills of Lading	–„12„6			
	Packing, Shipping Charges, &c.	3„19„6			
			6	2	8
	Commission, 2½ ℙ Cent.		6	9	6
	Premium of *Insurance* on £280 @ 2 ℙ Cent.	5„12„–			
	Policy, 5/6 ℙ Cent.	–„16„6			
	Commission ½ ℙ Cent.	1„ 8„–			
			7	16	6
	Entd JOUR. *page* 8.		279	10	1

INVOICE *of Sundry Goods Shipped on board the Betsey, W. Lucas, Master, for New York, by Order and for Account and Risk of Henry Clinton, Merchant there, and to him consigned.*

LONDON, 24th *May*, 1829.

	£	s.	d.
1⅜ Cambric bordered Handkerchiefs:			
Black .... 91 doz. & 6			
Red ..... 42 do. & 6			
134 dozen @ 21/ ..... £140 „ 14 „ –			
Box & Cordage .... – „ 19 „ 10			
	141	13	10
⅞ White Cambric Tamboured,			
20 Pieces, qt. 560 yards @ 2/2 ..... 60 „ 13 „ 4			
Box, &c. ..... – „ 11 „ 8			
	61	5	„
3 Boxes Saddlery as ℔ B. P. enclosed	67	„	6
CHARGES.			
Cartage & Wharfage ..... – „ 9 „ 3			
Bills of Lading ..... – „ 10 „ 6			
Sundry Charges at Shipping ..... 1 „ 3 „ 5			
	2	3	2
Commission 2½ ℔ Cent.....	6	15	„
Prem. of *Insurance* on £285 @ 2 ℔ Cent... 5 „ 14 „ –			
Policy & Stamp ..... – „ 16 „ 6			
Commission ½ ℔ Cent. ..... 1 „ 8 „ 6			
	7	19	„
	286	16	6

*Ent*d JOUR. *page* 8.

INVOICE *of Sundry Goods Shipped on Board the Betsey, W. Lucas, Master, for New York, by order, and on Account and Risk of Joseph Taylor & Sons, Merchants there, and to them consigned.*

LONDON, 24th *May*, 1829.

		£	s.	d.
¾ Fine Calico, Blue & Red, 25 ps. 600 yds. @ 2/3	£67 „ 10 „ -			
Cambric, Olive & Yellow, 15 „ 360 yds. / 40 @ 2/5½	44 „ 5 „ -			
Box and Cordage ..	1 „ 1 „ 2			
		112	16	2
¾ Muslin Hdkfs. Blue, 15 ps. 28 doz. 8, @ 20/	28 „ 13 „ 4			
Cambric do. Black, 16 „ 28 „ 2 „ 28/ / 31	39 „ 8 „ 8			
Box, &c.	- „ 14 „ 6			
		68	16	6
¾ Cambr. Hdkfs. Blue, 20 ps. 39 doz. 6, @ 30/	59 „ 5 „ -			
Box, &c.	- „ 13 „ 6			
		59	18	6
⅛ White Camb. Tamb. 20 ps. 560 yds. @ 2/2	60 „ 13 „ 4			
Box, &c.	- „ 11 „ 8			
		61	5	„
One Box Saddlery, as ℔ enclosed B. P.		16	9	8
		319	5	10
CHARGES.				
Cartage, Wharfage, & Porterage.....	1 „ 3 „ 9			
Shipping Charges and Bills of Lading ..	2 „ 5 „ 6			
		3	9	3
Commission, 2½ ℔ Cent.....		7	19	8
Prem. of *Insurance* on £340, @ 2 ℔ Cent.	6 „ 16 „ -			
Policy and Stamp.....	1 „ 2 „ -			
Commission, ½ ℔ Cent.	1 „ 14 „ -			
		9	12	„
		340	6	9

Entd JOUR. *page* 8.

SALES-BOOK.

SALES-BOOK.

SALES *of* 92 *Bundles Cotton Yarns, on Account of William Wright, Manchester.*

1829		£	s.	d.
May 2	Mule Twist .... N° 40 @ 44, 32 Bundles, qt. 320 lbs.....	67	1	8
3	Ditto ditto .... N° 40 @ 45, 30 Bundles, qt. 300 lbs.....	63	3	7
9	Ditto ditto .... N° 47 @ 50, 30 Bundles, qt. 300 lbs.....	64	12	„
		194	17	3
	CHARGES.			
	Commission & Risk 5 ℔ Cent.....£9„14„10			
	Carriage, Postages & Porterage ..... 5„16„ 3	15	11	1
		179	6	2
	Deduct 5 ℔ Cent. for Bill at 2 mo.....	8	19	2
	Net Proceeds	170	7	„
	Ent^{d} JOUR. *page* 10.			

SALES *of* 114 *Bundles Cotton Yarns, on Account of Thomas Pollock & Co. Glasgow.*

1829		£	s.	d.
May 9	Mule Twist .... N° 70 @ 75, 70 Bundles, qt. 350 lbs.....	92	11	„
24	Ditto ditto .... N° 83 @ 90, 44 Bundles, qt. 220 lbs.....	69	1	8
		161	12	8
	CHARGES.			
	Commission & Insuring Debts..... £6„ 9„4			
	Carriage, Porterage, &c. ..... 1„12„4	8	1	8
	6 mo. from 4th *June.* *Net Proceeds*....	153	11	„
	Ent^{d} JOUR. *page* 10.			

SALES *of Cotton Goods, 300 Pieces, on Account and Risk of Gordon, Barron & Co. Aberdeen.*

1829			£	s.	d.
May	4	Sold *Kibble, Forster & Co.*.....*Bill* @ 6 *mo.*			
		$\frac{7}{8}$ Cossaes, 200 Pieces, qt. 5,600 yards @ 13*d.* ..	303	6	8
	8	Sold *Wills & Ainsworth*.....*Bill* @ 6 *mo.*			
		$\frac{5}{4}$ Shawl Cloths, 100 pieces, qt. 100 dozen @ 18/6	92	10	"
			395	16	8
		CHARGES.			
		Carriage & Porterage, &c. .....£3„13„ 3			
		Postages & Bill Stamps ..... –„11„ 7			
		Warehouse & Insurance against Fire.... –„ 9„11			
		Commission 2½ ℔ Cent. ..... 9„17„11	14	12	8
		Net Proceeds	381	4	"
		Entd JOUR. *page* 10.			

SALE *of 50 Pieces Cossae Muslin, on Account and Risk of Thomas Marshall, Perth.*

1829			£	s.	d.
May	8	Sold *Wills & Ainsworth*.....*Bill* @ 6 *mo.*			
		$\frac{7}{8}$ Cossaes, 50 Pieces, qt. 1400 yards, at 1/	70	"	"
		CHARGES.			
		Carriage & Porterage, &c.....£1„ 3„9			
		Postages & Bill Stamp ..... –„ 5„6			
		Warehouse Rent & Insurance against Fire –„ 1„9			
		Commission 2½ ℔ Cent..... 1„15„–	3	6	"
		Net Proceeds	66	14	"
		Entd JOUR. *page* 10.			

SALE *of* 30 *Bundles Cotton Yarns, on Account and Risk of Smith & Townley, Manchester.*

1829			£	s.	d.
May	13	Sold *Newman & Browne* ..... *Bill @ 6 mo.*			
		Georgia Twist, N° 130 .. 25 lbs. .. £14 „ 2 „ –			
		132 .. 40 „ .. 23 „ 7 „ 2			
		134 .. 20 „ .. 12 „ 1 „ 5			
		136 .. 35 „ .. 21 „ 16 „ 5			
		138 .. 30 „ .. 19 „ 5 „ 11			
			90	12	11
		CHARGES.			
		Carriage, Porterage, &c. ..... 2 „ 3 „ 10			
		Warehouse Rent, and Bill Stamp .... – „ 10 „ –			
		Commission 2½ ℔ Cent. ..... 2 „ 5 „ 4			
			4	19	2
		Net Proceeds	85	13	9
		Ent^d JOUR. *page* 10.			

SALES *of* 200 *Bundles Cotton Yarns, on Account & Risk of Blakey, Hardisty & Co. Keswick.*

1829			£	s.	d.
May	2	Sold *Joseph Hume & Co.*.....*Bill @ 6 mo.*			
		Water Twist, N° 18 .. bundles .. £49 „ 19 „ –			
		19 .. 33 „ .. 45 „ 7 „ 6			
			95	6	6
	3	Sold *James Denny & Co.* ..... *Bill @ 6 mo.*			
		Water Twist, N° 20 .. 40 bundles .. £56 „ – „ –			
		21 .. 20 „ .. 28 „ 15 „ –			
		22 .. 40 „ .. 59 „ – „ –			
			143	15	„
	22	Sold *William Freeman*.... 5 ℔ Cent. for Cash.			
		Water Twist, N° 22 .. 5 bundles .. £ 7 „ 7 „ 6			
		23 .. 25 „ .. 37 „ 16 „ 3			
			45	3	9
			284	5	3
		CHARGES.			
		Porterage & Postages..... – „ 10 „ 8			
		Warehouse Rent & Bill Stamps ..... – „ 7 „ 2			
		Commission 2½ ℔ Cent. ..... 7 „ 2 „ 1			
			7	19	11
		Net Proceeds	276	5	4
		Ent^d JOUR. *page* 10.			

SALE *of* 50 *Pieces Cossaes, on Account and Risk of Thomas Marshall, Perth.*

1829			£	s.	d.
June	16	Sold *Kibble, Forster, & Co.* .... *Bill* @ 6 *mo.*			
		$\frac{7}{8}$ Cossaes, 50 pieces, qt. 1400 yards, @ 11*d*.....	64	3	4
		CHARGES.			
		Porterage and Postages.....£-„ 2„1			
		Warehouse and Insurance against Fire .. -„ 1„7			
		Commission, 2½ ℔ Cent. ..... 1„12„1			
			1	15	9
			62	7	7
		Ent^{d} JOUR. *page* 16.			

SALES *of* 210 *Pieces Muslins and* 100 *Pieces Shawl Cloths, on Account and Risk of Stewart & Black, Perth.*

1829			£	s.	d.
June	16	Sold *Kibble, Forster, & Co.* .... *Bill* @ 6 *mo.*			
		$\frac{7}{8}$ Muslins.. 60 pieces, 1680 yds. @ 11*d*. £77„-„-			
		$\frac{3}{4}$ ditto .... 50 „ 1200 „ „ 13*d*. 65„-„-			
		Cambrics..100 „ 2400 „ „ 16*d*. 160„-„-			
			302	„	„
	18	Sold *Kibble, Forster & Co.*			
		$\frac{4}{4}$ Shawl Cloths .. 80 dozen, @ 13/6.... 54„-„-			
		$\frac{5}{4}$ ditto..... 60 do. „ 18/ .... 54„-„-			
			108	„	„
			410	„	„
		CHARGES.			
		Carriage and Porterage..... 3„10„2			
		Postages and Bill Stamps ..... -„12„4			
		Warehouse Rent and Fire Insurance .... -„10„3			
		Commission, 2½ ℔ Cent. ..... 10„ 5„-			
			14	17	9
		Net Proceeds	395	2	3
		Ent^{d} JOUR. *page* 16.			

SALE *of* 56 *Bundles Cotton Yarns, on Account of Thomas Pollock & Co. Glasgow.*

1829			£	s.	d.
June	19	Mule Twist....N° 72 .... 25 lbs. .... £ 6„11„ 9			
		73 .... 10 „ .... 2„13„ 5			
		75 .... 10 „ .... 2„14„ 9			
		78 .... 55 „ .... 15„12„ 7			
		80 .... 50 „ .... 14„11„ 2			
		82 .... 25 „ .... 7„ 8„11			
		84 .... 10 „ .... 3„ -„11			
		86 .... 40 „ .... 12„11„ 2			
		88 .... 35 „ .... 11„ 6„ 2			
		90 .... 20 „ .... 6„12„11			
			83	3	9
		CHARGES.			
		Carriage and Postage ..... -„16„8			
		Commission and Insuring debts ..... 3„ 6„6			
			4	3	2
		Net Proceeds	79	„	7
		Entd JOUR. *page* 16.			

SALES *of* 25 *Bundles Cotton Yarn, on Account and Risk of Smith & Townley.*

			£	s.	d.
June	20	Sold *Dixon & Payne,*			
		Georgia Twist .. N° 130 .... 25 lbs... £14„ 2„-			
		136 .... 40 „ .. 24„18„9			
			39	„	9
	24	Sold for *Cash,*			
		Georgia Twist .. N° 138 .... 25 lbs... 16„18„7			
		140 .... 35 „ .. 24„ 8„6			
		41„ 7„1			
		Discount for Cash .... 2„ 1„6			
			39	5	7
			78	6	4
		CHARGES.			
		Porterage and Postages..... -„3„-			
		Commission, 2½ ℔ Cent. ..... 2„-„1			
			2	3	1
		Net Proceeds	76	3	3
		Entd JOUR. *page* 16.			

Dr ACCOUNT SALES *of* 50 *Bales Cotton* ℔ *Fanny, from each* ⅓

1839			£	s.	d.
Apr.	9	To *Peter Woode* .... amount of his Invoice.....	1290	16	"
		To *Insurance* on £1350, at 3 Guineas ℔ Cent; Policy, 77/ £46„ 7„ 6			
		Deduct 1½ ℔ Cent. for Convoy & Arrival 20„ 5„ –	26	2	6
May	10	To Duty on 13350 lbs. at 16/8 ℔ 100 lbs. 111„ 5„ –			
		To Freight, and Charges at delivery .. 61„ 7„ 3	172	12	3
		To Cellar Rent, Porterage, and Bill Stamps	5	1	4
		Commission, 2½ ℔ Cent.	42	1	10
June	25	To Joseph Bankes, for his ⅓ share .... 48„18„11			
		To Thomas Dunlop, for his ⅓ share.... 48„18„11			
		To my one-third of Profit ..... 48„18„11	146	16	9
			1683	10	8

*Ent*ᵈ JOUR. *page* 15.

New-York, in Co. with Joseph Bankes & Thos. Dunlop, concerned. *Cr*

1829			£	s.	d.
May	18	By *Henry Holdsworth & Co.....Bill* @ 4 *mo.*			
		20 Bales Georgia	808	17	8
May	22	By *Cooke & Girdwood.....Bill* @ 4 *mo.*			
		7 Bales Georgia, & 3 Bales Pernam.	357	5	6
June	18	By *Rose Bank Spinning Co.....Bill* @ 4 *mo.*			
		10 Bales Demerara	296	4	"
	24	By *Thomas Bateman & Co.....Bill* @ 4 *mo.*			
		10 Bales Pernam.	221	3	6
			1683	10	8

RULES

FOR

JOURNALISING

AND

INVOICE & SALES BOOKS.

RULES

FOR

JOURNALISING

THE

INVOICE & SALES BOOKS.

In addition to the Rules for Journalising prefixed to the Journal of Set II., page 93; the following are necessary.

To JOURNALISE *the* INVOICE-BOOK.

A. B. (or Adventure) *Dr to Sundries.*

To *Export Goods* .... for Amount of the Goods.
To *Charges* ..... for sundry Charges.
To *Commission* ..... for Agency in Shipping and Insuring.
To *Insurance*..... for Premium and Policy.

Note.—When several *Shipments* are made by the same *Vessel*, and to the same place, they may be classed together under the title of Sundry Accounts *Dr to Sundries, vide page* 8; and in cases where a return of premium is made for Convoy and Arrival of more Ships than one.—*Vide page* 9.

To JOURNALISE *the* SALES-BOOK.

1. *For the Amount* Sold *during the Month—Enter*

Sundries *Drs to Sales on Commission.*

The several Persons to whom you Sold, and the Amount.

2. *For the* NET PROCEEDS *&c., taken from the Sales-Book—Enter*

SALES ON COMMISSION *Dr to Sundries.*

To the several CONSIGNERS for *Net Proceeds.*
To *Charges* .... for incidental Expenses.
To *Commission* .... for Agency. And
To *Interest* (if any) charged for advance of money.

In CASES *of* INSURANCES.

1. *For Goods Exported*—the Entry is

INSURANCE *Dr to* ————

or if with more Offices than one,

INSURANCE—*Dr to Sundries.*

To each Office or Company for the respective Premiums.

N. B.—The *Insurance* Account is understood to be already *Credited* for the same from the INVOICE-BOOK.

2. *For Goods Imported*—the Entry is

GOODS, or the PERSON (on whose Account the Insurance was made).

Dr to Insurance.

Then narrate the particulars, such as the rate of Premium &c., and Name of the Ship.

JOURNAL.

(SET III.)

LONDON, 1*st April*, 1829.

		£	s.	d.
1	SUNDRIES *Dr^s to Stock.*			
	For the following *Balances* in my favour, 31st ult. transferred from the preceding LEDGER.			
1	Cash .... *for Balance on hand*	3188	„	7
1	Bills Receivable .... ℣ *Bill-Book*	2139	19	„
2	Goods .... *on hand* ℣ *Inventory*	1276	3	5
2	Debentures	55	3	4
2	Furniture in Warehouse .... ℣ *valuation*	180	2	„
2	John Copeland ..... *London*	63	10	1
3	Cooke & Girdwood ..... *ditto*	114	1	6
3	Dixon & Payne..... *ditto*	28	18	8
3	Kibble, Forster, & Co..... *ditto*	166	9	3
3	Henry Holdsworth & Co... *ditto*	480	18	9
4	John Kingan ..... *ditto*	196	11	4
4	Penman & Browne ..... *ditto*	137	13	7
4	Ogle & Denham ..... *ditto*	212	6	„
4	D. Johnston & Son .... *Perth*	282	11	6
5	William Tait & Co. *m/a* .... *Glasgow*	412	9	9
5	Henry Clinton .... *New York*	923	13	10
5	Mayne & Rowley.... *ditto*	355	19	„
5	Hunter, Robinson & Co. .... *Hamburgh*	357	17	„
		10572	8	7

April, 1829.

			£	s.	d.
1	1	STOCK *Dr to Sundries.*			
		For the following *Balances* against me, 31st ult. transferred from the preceding LEDGER.			
	5	To Richard Blake.... *Bristol*	156	12	"
	6	To Smith, Davison & Co. .... *London*	315	14	"
	6	To James Fenning & Co..... *ditto*	118	19	5
	6	To J. Hazard & Co..... *ditto*	65	"	"
	6	To Todd & Shortridge..... *ditto*	192	10	6
	7	To William Glyne & Co..... *ditto*	245	19	3
	7	To Rose Bank Spinning Co. .. *ditto*	1007	12	6
	7	To George & Richard Denison *ditto*	602	7	3
	7	To Peter Drinkwater .... *Manchester*	452	8	"
	8	To Scruton & Campbell .... *Rotterdam*	542	6	"
	8	To Bills Payable .... ℔ *Bill-Book*	2895	14	11
			6595	3	10
	2	GOODS *Dr to Sundries.*			
		For *Amount Bought* this Month.			
5	7	To Peter Drinkwater	377	1	6
9	8	To Thomas Bateman & Co.	72	9	"
17	8	To William Freeman	128	9	"
			577	19	6
	9	EXPORT GOODS *Dr to Sundries.*			
		For *Amount Bought* this Month.			
12	3	To Kibble, Forster, & Co.	389	14	6
15	9	To William Stevens & Sons	496	10	6
"	6	To Todd & Shortridge	408	13	8
20	3	To Kibble, Forster & Co.	165	13	3
26	9	To William Stevens & Sons	158	9	10
			1619	1	9

		April, 1829.	£	s.	d.
	2	SUNDRIES *Dr*s *to Goods.*			
		For *Amount Sold* this Month.			
3	4	Penman & Browne	23	13	6
5	9	James Denny & Co.	186	19	2
9	9	William Stevens & Sons	274	9	4
„	4	Penman & Browne	131	19	10
11	3	Henry Holdsworth & Co.	294	12	2
15	2	John Copeland	126	8	6
17	8	William Freeman	128	11	„
25	9	Richard Edmonds	137	11	8
			1304	5	2
9	10	ADVENTURE OF COTTON IN CO. *Dr to Sundries.*			
		For *Amount of* 50 *Bales*, Shipped ℔ the *Fanny*, from New York.			
	10	To Peter Woode ℔ Invoice £1290„16„–			
	10	To Insurance 46„ 7„6			
			1337	3	6
13	10	JOSEPH TAYLOR & SONS *Dr to Sundries.*			
		For *Amount of Printed Goods* ℔ the *Triton*, for Philadelphia, ℔ their order, I.B. *page* 1.			
	9	To Export Goods £309„14„9			
	11	To Charges 4„10„6			
	11	To Commission 9„10„8			
	10	To Insurance 8„12„9			
			332	8	8
13	2	DEBENTURES *Dr to Export Goods.*			
	9	For Bounty and Drawback on the above Goods ℔ the *Triton*	79	19	9

April, 1829.

			£	s.	d.
13	11	WM. TAIT & Co. *Dr to Ditto m/a Consigts*			
	5	For *Net Proceeds* of Sales last Month	445	4	„
17	5	WM. TAIT & Co. *m/a Dr to Sundries.*			
		For *Amount of Printed Goods* ℔ the *Mary*, for Leith, consigned to them ℔ I. B. *page* 2.			
	9	To Export Goods ..... £340„19„–			
	11	To Charges..... 1„19„9	342	18	9
8	12	WILLIAM ARMOUR *Dr to Interest.*			
	12	For Amount of *Interest* included in Bill N° 198, taken for his accommodation	2	1	6
11	12	INTEREST *Dr to Joseph Hume & Co.*			
		For difference of *Interest* in Bills exchanged ..	„	12	6
2	2	GOODS *Dr to J. Hazard & Co.*			
	6	For *Premium* and *Policy* on 100 Barrels Ashes from New York ℔ *Nancy*..... £14„5„9			
	6	And *ditto* on 12 Casks Madder, from Rotterdam ℔ *Cuba* ..... 13„1„2	27	6	11
	10	INSURANCE *Dr to Sundries.*			
9	12	To London Assurance Co. for *Premium* and *Policy* on Cotton in Co. ℔ *Fanny*, from New York £46„ 7„6			
13	6	To J. Hazard & Co. for ditto on Goods ℔ the *Triton*, for Philadelphia..... 8„12„9	55	„	3

April, 1829.

			£	s.	d.
16	1	SUNDRIES *Dr to Bills Receivable.*			
	7	George & Rich. Denison, for Bills N° 205 & 207, Endorsed to them	595	„	3
	6	Smith, Davison & Co. for Bill N° 189 Endorsed them	237	12	4
			832	12	7
	1	BILLS RECEIVABLE *Dr to Sundries.*			
		For *Bills received* this Month ℔ B. B.			
8	12	To William Armour..... N° 198	147	11	6
„	4	To John Kingan..... 199	196	11	4
9	4	To Penman & Browne 200	137	13	7
11	12	To Joseph Hume & Co. ..... 201 & 202	370	14	„
13	11	To William Tait & Co. 203	445	4	„
„	6	To Todd & Shortridge 204	196	13	6
„	3	To Cooke & Girdwood 205	114	1	6
15	3	To Kibble, Forster & Co. 206	166	9	3
„	3	To Henry Holdsworth & Co. 207	480	18	9
„	4	To D. Johnston & Son 208	282	11	6
			2538	8	11
	8	SUNDRIES *Drs to Bills Payable.*			
		For *Bills Accepted* this Month ℔ B. B.			
6	7	William Glyne & Co. ..... N° 89	245	19	3
11	12	Joseph Hume & Co. 90	371	6	6
13	7	Rose Bank Spinning Co..... 91	1007	12	6
19	5	Richard Blake 92	156	12	„
„	7	Peter Drinkwater..... 93	452	8	„
			2233	18	3

		April, 1829.	£	s.	d.
	1	CASH *Dr to Sundries.*			
		For *Sums Received* this Month ℔ C. B.			
	12	To *Interest* ..... discount	25	8	5
	2	To *Debentures* ..... drawback	55	3	4
	8	To *William Freeman*.. balance	„	2	„
	1	To *Bills Receivable* .. discounted N° 185, 198, 202..	460	11	6
	4	To *Ogle & Denham* .. dividend.....	37	3	„
			578	8	3
	1	SUNDRIES *Drs to Cash.*			
		For *Sums Paid* this Month ℔ C. B.			
6	6	*Todd & Shortridge*	389	4	„
„	6	*James Fenning & Co*.....	118	19	5
7	8	*Bills Payable* paid .... N° 79 .....£235„15„ 6			
		8th ditto ..... 78 ..... 210„10„ –			
		10th ditto ..... 81 ..... 460„15„10			
		29th ditto ..... 85 ..... 300„11„ –	1207	12	4
11	12	*William Armour*, paid his Bill N° 175	145	10	„
13	11	*Charges* ..... ℔ *Triton* .....£ 4„10„6			
		17th ditto ℔ *Mary* ..... 1„19„9			
		27th ditto for Journey Expenses .... 17„10„–			
		30th ditto ℔ Petty C. B..... 13„ 6„8	37	6	11
16	7	*Geo. & Rich. Denison* .... balance.....	7	7	„
23	12	*Interest* .... paid discount on 3 Bills.....	5	2	9
30	13	*House Expenses*	25	„	„
			1936	2	5

		May, 1829.	£	s.	d.
	2	GOODS *Dr to Sundries.*			
		For *Purchases* this Month.			
3	8	To Scruton & Campbell	447	12	„
„	7	To Rose Bank Spinning Co.	280	10	„
6	5	To Henry Clinton	398	7	3
			1126	9	3
	2	SUNDRIES *Drs to Goods.*			
		For *Sales* this Month.			
2	12	William Armour	25	16	4
8	4	John Kingan	32	15	„
9	4	D. Johnston & Son	49	7	8
15	3	Dixon & Payne	32	8	10
			140	7	10
	9	EXPORT GOODS *Dr to Sundries.*			
		For *Amount Bought* this Month.			
5	9	To William Stevens & Sons	241	11	2
10	4	To John Kingan	183	18	„
12	6	To James Fenning & Co.	141	13	10
„	13	To Brunton & Bell	83	10	2
14	6	To James Fenning & Co.	197	13	5
			848	6	7
3	13	ADVENT. TO HAMBURGH IN CO. *Dr to Sundries.*			
		For Goods (in Co. with Wm. Rainey, each one-half) Shipped on board the *Dolphin* for Hamburgh, consigned to Roak & Co. to sell on our Account, ☞ I. B. *page 3.*			
	9	To *Export Goods* £401 „ 14 „ 10			
	11	To *Charges* 1 „ 16 „ 9			
	11	To *Commission* 12 „ 3 „ 5			
	10	To *Insurance* 10 „ 3 „ 3			
			425	18	3

May, 1829.

			£	s.	d.
3	13	WILLIAM RAINEY *Dr to Sundries.*			
		For *Amount Shipped* as above, being his half.			
	9	To *Export Goods* ..... £401 „ 14 „ 10			
	11	To *Charges* ..... 1 „ 16 „ 9			
	11	To *Commission* ..... 12 „ 3 „ 5			
	10	To *Insurance* ..... 10 „ 3 „ 3			
			425	18	3
3	13	HENRY SOMERVILLE *Dr to Sundries.*			
		For *Amount of Invoice* ℔ *Dolphin*, ℔ I. B. *p.* 4.			
	2	To *Goods* .... Cotton Yarns ..... £222 „ 7 „ 6			
	11	To *Charges* ..... 2 „ 11 „ 6			
	11	To *Commission* ..... 1 „ 3 „ 6			
	10	To *Insurance* ..... 5 „ 15 „ 2			
			231	17	8
24		SUNDRY ACCOUNTS *Dr to Sundries.*			
		For *Goods Shipped by their Order*, and for their Account, on board the *Betsey* for New York, as ℔ Invoices, dated this day.			
	5	Mayne & Rowley .... ℔ Invoice ..... £279 „ 10 „ 1			
	5	Henry Clinton ..... „ ..... 286 „ 16 „ 6			
	10	Joseph Taylor & Sons .. „ ..... 340 „ 6 „ 9			
			906	13	4
		Crs			
	9	To *Export Goods* ..... 848 „ 6 „ 7			
	11	To *Charges* ..... 11 „ 15 „ 1			
	11	To *Commission* ..... 25 „ 14 „ 8			
	10	To *Insurance* ..... 20 „ 17 „ -			
			906	13	4
2		DEBENTURES *Dr to Export Goods.*			
	9	For Drawback on Printed Goods by the *Dolphin*	84	18	7

		May, 1829.	£	s.	d.
	10	INSURANCE *Dr to Sundries.*			
		For the following effected this Month, ℔ D.B.			
3	13	To William Rainey, for *Premium and Policy* on £850, at 2 Guineas ℔ Cent. on Goods ℔ the *Dolphin*, for Hamburgh	20	6	6
"	6	To J. Hazard & Co. for *ditto* on £235, at 2 Guineas, on Goods by the *same*	5	15	2
24	12	To London Assurance Co. for *Premium, &c.* on £905, at 2 ℔ Cent. on Goods ℔ the *Betsey*, for New York	20	17	"
			46	18	8
		SUNDRY ACCOUNTS *Drs to Sundries.*			
		For *Return of Premium* for Convoy and Arrival of the following Vessels:			
4	12	London Assurance Co. £1350, @ 1½ ℔ Cent. ℔ *Fanny*	20	5	"
9	6	J. Hazard & Co. .... £410, ditto ℔ *Nancy*	6	3	"
			26	8	"
		Crs			
4	10	To *Adventure of Cotton in Co.*..... ℔ *Fanny*.....	20	5	"
9	2	To *Goods* .... Ashes .... ℔ *Nancy*	6	3	"
			26	8	"
11	8	SCRUTON & CAMPBELL *Dr to Bills Receivable.*			
		For Bill No 212 endorsed to them	355	19	"
28	6	J. HAZARD & CO. *Dr to Goods.*			
	2	For Average Loss on Madder by the *Cuba*, from Rotterdam, at £2„11/ ℔ Cent.	11	11	"
28	16	PROFIT & LOSS *Dr to Ogle & Denham.*			
	4	For a Loss of 8/6 ℔ £ on £212„6/.....	90	4	7

		May, 1829.	£	*s.*	*d.*
	15	SUNDRIES *Dr^s to Sales of Cotton in Co.*			
		For *Amount Sold* this Month.... *Bills* @ 4 *mo.*			
18	3	Henry Holdsworth & Co. .... 20 Bales.....	808	17	8
22	3	Cooke & Girdwood..... 10 „	357	5	6
		30	1166	3	2
	14	SUNDRIES *Dr^s to Sales on Commission.*			
		For *Amount Sold* this Month ℔ D. B.			
2	12	Joseph Hume & Co.	95	6	6
„	12	William Armour.....	67	1	8
3	9	James Denny & Co.	206	18	7
4	3	Kibble, Forster & Co.	303	6	8
8	14	Wills & Ainsworth.....	162	10	„
9	4	D. Johnston & Son.....	157	3	„
13	14	Newman & Browne.....	90	12	11
22	8	William Freeman	45	3	9
24	14	Newman & Browne.....	69	1	8
			1197	4	9
	14	SALES ON COMMISSION *Dr to Sundries.*			
		For *Net Proceeds*, &c. of Sales ℔ S. B.			
31	14	To *William Wright*..... due him	170	7	„
„	15	To *Thomas Pollock & Co*..... „	153	11	„
„	15	To *Gordon, Barron & Co*..... „	381	4	„
„	15	To *Thomas Marshall*..... „	66	14	„
„	15	To *Smith & Townley* ..... „	85	13	9
„	14	To *Blakey, Hardisty & Co*... „	276	5	4
„	11	To *Charges*.....	15	13	8
„	11	To *Commission*	38	16	10
„	12	To *Interest*	8	19	2
			1197	4	9

May, 1829.

				£	s.	d.
	1	BILLS RECEIVABLE *Dr to Sundries.*				
		For *Bills Received* this Month ℔ B. B.				
4	9	To James Denny & Co.	N° 209	186	19	2
6	9	To William Stevens & Sons	210 & 211	274	9	4
8	5	To Mayne & Rowley	212	355	19	"
10	4	To Penman & Browne	213	155	13	4
"	3	To Henry Holdsworth & Co.	214	294	12	2
13	2	To John Copeland	215	126	8	6
18	5	To Henry Clinton	216	418	18	10
24	5	To Hunter, Robinson, & Co.	217	263	17	"
				2076	17	4
	8	SUNDRIES *Drs to Bills Payable.*				
		For *Bills Accepted* this Month ℔ B. B.				
8	10	Peter Woode	N° 94	495	15	"
11	8	Scruton & Campbell	95	186	7	"
"	8	Thomas Bateman & Co.	96	72	9	"
15	9	William Stevens & Sons	97	296	15	"
26	7	Peter Drinkwater	98	377	1	6
				1428	7	6
	1	CASH *Dr to Sundries.*				
		For *Sums Received* this Month ℔ C. B.				
3	2	To *Goods* .... received ℔ Day-Book		29	1	"
6	1	To *Bills Receivable* .... N° 181	£241 " 3 " –			
		9th ditto	193	267 " 15 " 2		
		14th ditto	213	445 " 4 " –		
		22nd ditto	207	418 " 18 " 10		
		25th ditto	217	263 " 17 " –		
				1636	18	"
6	9	To *Richard Edmonds*		137	11	8
"	2	To *John Copeland*		63	10	1
7	12	To *Interest* .... discount		27	15	9
15	2	To *Debentures* .... drawback		56	11	9
31	4	To *Ogle & Denham* .... dividend		84	18	5
				2036	6	8

		May, 1829.	£	s.	d.
	1	SUNDRIES *Dr^s to Cash.*			
		For *Sums Paid* this Month, ℔ C. B.			
3	11	*Charges* .... ℔ the *Dolphin* ..... £6 5 –			
		24th ditto ℔ the *Betsey* 11 15 1			
		31st ditto ℔ Petty C. B..... 13 7 9			
			31	7	10
4	2	*Goods* .... paid for 350 lbs. Yarns..... 66 15 10			
		13th ditto Freight on Madder.. 24 13 5			
		22nd ditto Duty on Ashes 73 10 3			
			164	19	6
6	12	*Interest* .... Discount on Accounts 10 1 3			
		9th ditto on Bills 5 16 8			
			15	17	11
7	3	*Kibble, Forster & Co.* .... paid them.....	555	7	9
11	15	*Sales of Cotton in Co.* .... paid Duty, &c.....	172	12	3
"	8	*Bills Payable* .... N° 83 ..... 302 13 6			
		18th ditto " 88 ..... 119 4 6			
		27th ditto " 84 ..... 385 8 11			
			807	6	11
21	6	*Smith, Davison & Co.* .... paid them.....	78	1	8
31	12	*House Expenses*	25	10	"
			1851	3	10

		June, 1829.	£	s.	d.
17	2	GOODS *Dr to Sundries.*			
		For Amount of 28 Bundles Mule Twist, *taken to Account*, to finish W. Wright's Sales.			
	14	To *William Wright*.... for Net Proceeds £51 „ 1 „ -			
	16	To *Charges* .... Postages ..... - „ 1 „ 4			
	11	To *Commission* ..... 2 „ 16 „ 7			
	10	To *Interest* .... discount ..... 2 „ 13 „ 10			
			56	12	9
	2	SUNDRIES *Drs to Goods.*			
		For *Amount Sold* this Month.			
1	16	Michael Watson	103	7	2
3	6	Todd & Shortridge.....	129	2	6
7	3	Kibble, Forster, & Co.	231	4	6
10	14	Wills & Ainsworth	61	15	„
12	9	William Stevens & Sons.....	142	12	1
16	7	William Glyne & Co.	36	10	5
17	2	John Copeland..... £17 „ 1 „ 8			
19	2	Ditto..... 27 „ 19 „ 2			
			45	„	10
24	7	William Glyne & Co.	129	18	4
„	9	William Stevens & Sons.....	93	3	„
25	3	Dixon & Payne	22	3	9
28	16	William Simkin	10	19	6
			1005	17	1
		SUNDRY ACCOUNTS *Drs to Sundries.*			
		For *Bills Received on Account* of the following Persons, as noted in DAY-BOOK.			
6	14	Blakey, Hardisty & Co. for Jos. Hume & Co.'s £95 „ 6 „ 6			
		J. Denny & Co.'s 143 „ 15 „ -			
			239	1	6
		Carried forward.			

June, 1829.

			£	s.	d.
		Brought forward	239	1	6
7	15	Gordon, Barron, & Co. for Kibble, Forster & Co.'s..£308„ 6„8			
		..... for Wills & Ainsworth's 92„10„–			
			395	16	8
	15	Thomas Marshall .. „. ditto	70	„	„
10	15	Smith & Townley .. „ Newman & Browne's	90	12	11
			795	11	1

*Cr*s

6	12	To *Joseph Hume & Co.* as above.....	95	6	6
	9	To *James Denny & Co.* „	143	15	„
	3	To *Kibble, Forster & Co.* „	303	6	8
	14	To *Wills & Ainsworth* „ ..... £92„10„–			
		..... „ ..... 70„ –„–			
			162	10	„
10	14	To *Newman & Browne*	90	12	11
			795	11	1

10	11	WM. TAIT & CO. *Dr to Ditto M/A Consigts.*			
	5	For *Net Proceeds* of last Month's Sales	187	15	„
10	16	J. STIRLING & CO. *Dr to W. Tait & Co. M/A Consigts.*			
	5	For the remainder of the Consignment put into their hands ℔ my order	165	12	3
10	6	J. HAZARD & CO. *Dr to Jos. Taylor & Sons.*			
	10	For Premium and Policy on £335, on Goods by the *Triton*, for Philadelphia, settled this day, the Vessel being lost	8	12	9
	15	SUNDRIES *Drs to Sales of Cotton in Co.*			
		For Amount *Sold* the following Bills @ 4 mo.			
18	7	Rose Bank Spinning Co. .... 10 Bales	296	4	„
25	8	Thomas Bateman & Co. .... 10 „	221	3	6
			517	7	6

June, 1829.

			£	s.	d.
25	15	SALES OF COTTON IN Co. *Dr to Sundries.*			
		For the following Entries to close that Account.			
	10	To ADVENTURE OF COTTON IN Co. ..... £1316 „ 18 „ 6			
	16	To *Charges* ..... 5 „ 1 „ 4			
	11	To *Commission* ..... 42 „ 1 „ 10			
	16	To *Profit & Loss*.. my one-third of gain 48 „ 18 „ 11			
	17	To *Joseph Bankes* .. his one-third .... 48 „ 18 „ 11			
	17	To *Thomas Dunlop* .. his ditto .... 48 „ 18 „ 11			
			1510	18	5
20	7	ROAK & Co. *Dr to Sundries.*			
		For *Net Proceeds* of Account Sales.			
	13	To Adventure to Hamburgh in Co. my half	253	8	„
	13	To William Rainey .... his half.....	253	8	„
			506	16	„
20	16	PROFIT & LOSS *Dr to Adventure to Hamburgh in Co.*			
	13	For my half of the loss by the above Sales	60	17	10
27	12	JOSEPH HUME & Co. *Dr to Sundries.*			
		For their Bill on Baines.			
	1	To Bills Receivable .... N° 201 ..... £246 „ 18 „ –			
	16	To *Charges* .... for Protest..... — „ 10 „ –			
			247	8	„
	14	SUNDRIES *Drs to Sales on Commission.*			
		For *Amount Sold* this Month.			
16	3	Kibble, Forster & Co. ..... £366 „ 3 „ 4			
18	3	Ditto „ ..... 108 „ – „ –			
			474	3	4
19	4	Penman & Browne	83	3	9
„	3	Dixon & Payne	39	„	9
			596	7	10

June, 1829.

			£	s.	d.
	14	SALES ON COMMISSION *Dr to Sundries.*			
		For *Net Proceeds, &c. of Sales* this mo. ℔ S. B.			
16	15	To Thomas Marshall ..... due him.....	62	7	7
18	17	To Stewart & Black ..... due them	395	2	3
19	15	To Thomas Pollock & Co..... "	79	"	7
24	15	To Smith & Townley ..... "	76	3	3
"	16	To *Charges*.....	6	19	6
"	11	To *Commission*	16	"	3
			635	13	5
30	9	JAS. DENNY & Co. *Dr to Bills Receivable.*			
		For *Bills* N° 209 & 219 owing by them, they having failed—Amount	250	2	9
"	16	PROFIT & LOSS *Dr to Sundries.*			
	9	To J. Denny & Co. for my loss on their Debt @ 7/6 ℔ £	93	16	"
	12	To Jos. Hume & Co. for a supposed loss on do. @ 5/ ..	60	17	"
			154	13	"
	1	BILLS RECEIVABLE *Dr to Sundries.*			
		For *Bills Received* this Month ℔ B. B.			
5	12	To Willam Armour ..... N° 218	92	18	"
"	9	To James Denny & Co. 219	63	3	7
7	5	To Henry Clinton 220	285	2	5
8	3	To Henry Holdsworth & Co. 221	808	17	8
"	3	To Cooke & Girdwood 222	357	5	6
10	10	To Joseph Taylor & Sons .. 223	326	7	3
15	4	To D. Johnston & Son 224	206	10	8
23	7	To Rose Bank Spinning Co. 225	296	4	"
30	8	To Thomas Bateman & Co... 226	221	3	6
			2657	12	7

June, 1829.

			£	s.	d.
	8	SUNDRIES *Dr^s to Bills Payable.*			
		For *Bills Accepted* this Month ℔ B. B.			
6	9	William Stevens & Sons ..... N° 99	205	11	7
8	14	William Wright 100	170	7	„
16	6	James Fenning & Co. 101	339	7	3
			715	5	10
	1	CASH *Dr to Sundries.*			
		For *Sums Received* this Month ℔ C. B.			
4	1	To *Bills Receivable* .. N° 210 & 214 .... £409 „ 1 „ 10			
		12th ditto ..... 183..... 117 „ 5 „ 2			
		15th ditto ..... 204..... 196 „ 13 „ 6			
		21st ditto ..... 194..... 129 „ 2 „ 8			
			852	3	2
6	12	To *Interest* .... for discount ..... 20 „ 8 „ 8			
		10th ditto .. ditto ..... 7 „ 18 „ 6			
		18th ditto .. ditto ..... 14 „ – „ 6			
		20th ditto .. ditto ..... 7 „ 11 „ –			
		28th ditto .. ditto ..... 18 „ 8 „ –			
			68	6	8
8	3	To *Dixon & Payne*.....	83	11	3
12	2	To *Debentures* .... ℔ Triton	23	8	„
	14	To *Newman & Browne*	69	1	8
	14	To *Sales on Commission*.....	39	5	7
			1135	16	4

		June, 1829.	£	s.	d.
	1	SUNDRIES *Dr to Cash.*			
		For *Sums Received* this Month ℔ C. B.			
4	12	*Interest* .. discount .....£ 3„18„10			
		8th ditto..... 2„ 1„ 6			
		15th ditto..... 4„19„11			
			11	„	3
6	6	*Todd & Shortridge* .... paid their Account	408	13	8
10	9	*William Stevens & Sons*.... „	158	9	10
12	8	*Bills Payable* .... N° 80 .....£ 134„ 5„10			
		28th ditto .. 89 & 91..... 1253„11„ 9			
			1387	17	7
18	7	*Rose Bank Spinning Co.*	280	10	„
20	4	*John Kingan*	151	3	„
24	16	*Charges* .... paid Rent & Taxes .....£87„10„ –			
		30th ditto ℔ Petty C. B. ..... 17„15„ –			
			105	5	„
30	12	*House Expenses*	31	10	6
			2534	9	10
30	16	PROFIT & LOSS *Dr to Sundries.*			
		To close the following Accounts.			
	12	To *House Expenses*.....	82	„	6
	16	To *Charges* .... Balance of that Account	121	3	7
			203	4	1
	16	SUNDRIES *Dr to Profit & Loss.*			
		For Gain on the following Accounts.			
	2	*Goods*	119	16	10
	5	*Wm. Tait & Co. m/a Consignments*	43	2	9
	12	*Interest*	102	11	11
	11	*Commission*	160	11	2
			426	2	8

		June, 1829.	£	s.	d.
30		BALANCE *Dr to Sundries.*			
		For closing all Accounts which *Balance in my favour.*			
	1	To Cash .... *Balance on hand*	616	15	9
	1	To Bills Receivable .... *Bills on hand*	4777	12	10
	2	To Goods .... *per Inventory*	629	15	7
	2	To Debentures.....	84	18	7
	2	To Furniture .... *in Warehouse*	180	2	"
	2	To John Copeland	45	"	10
	3	To Dixon & Payne	39	"	9
	3	To Kibble, Forster, & Co.	705	7	10
	4	To Penman & Browne.....	83	3	9
	5	To Henry Clinton .... *New York*	108	1	10
	5	To Mayne & Rowley .. *Ditto*	279	10	1
	5	To Hunter, Robinson, & Co. .. *Hamburgh*	94	"	"
	6	To Todd & Shortridge	129	2	6
	7	To William Glyne & Co.....	166	8	9
	8	To William Freeman	45	3	9
	9	To James Denny & Co.	156	6	9
	10	To Joseph Taylor & Sons .. *New York*	337	15	5
	11	To William Tait & Co. .... *Glasgow*	187	15	"
	12	To Joseph Hume & Co.	186	11	"
	13	To Adventure to Hamburgh in Co.	111	12	5
	13	To William Rainey	152	3	9
	13	To Henry Somerville..... *Hamburgh*	231	17	8
	14	To Wills & Ainsworth.....	61	15	"
	15	To Gordon, Barron, & Co. .. *Aberdeen*	14	12	8
	16	To Michael Watson ..... *Leith*	103	7	2
	16	To William Simkin	10	19	6
	16	To J. Stirling & Co..... *Glasgow*.....	165	12	3
	17	To Roak & Co. ..... *Hamburgh*	506	16	"
			10211	9	5

		June, 1829.	£	s.	d.
30		SUNDRIES *Dr to Balance.*			
		For closing all Accounts *where the Balances are against me.*			
	6	J. Hazard & Co.	80	8	1
	8	Scruton & Campbell .... *Rotterdam*	447	12	"
	8	Bills Payable .... *Bills under Acceptance*	3870	9	8
	10	Peter Woode ..... *New York*	795	1	"
	12	London Assurance Co.	46	19	6
	13	Brunton & Bell	83	10	2
	14	William Wright ..... *Manchester*	51	1	"
	14	Blakey, Hardisty & Co... *Keswick*	37	3	10
	15	Smith & Townley ..... *Manchester*	71	4	1
	15	Thomas Marshall ..... *Perth*	59	1	7
	15	Thomas Pollock ..... *Glasgow*	232	11	7
	17	Stewart & Black..... *Perth*	395	2	3
	17	Joseph Bankes	48	18	11
	17	Thomas Dunlop	48	18	11
			6268	2	7

END OF JOURNAL.

LEDGER.

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1829		Stock. D^r		£	s.	d.
Apr.	1	To Sundries .. *Amount of my Debts*	1	6595	3	10
June	30	To Profit & Loss .... *for Loss*....	16	33	17	11
	"	To BALANCE .... *Net Capital* ..	19	3943	6	10
				10572	8	7

		Cash. D^r				
Apr.	1	To STOCK .... *Balance on hand* ..	1	3188	"	7
	30	To Sundries .. *received this Month*	6	578	8	3
May	31	To ditto ..... *ditto*	11	2036	6	8
June	30	To ditto ..... *ditto*	17	1135	16	4
				6938	11	10

		Bills Receivable. D^r				
Apr.	1	To STOCK .... *Bills on hand*	1	2139	19	"
	30	To Sundries .. *Bills rec^d this Month*	5	2538	8	11
May	31	To ditto ..... *ditto*	11	2076	17	4
June	30	To ditto ..... *ditto*	16	2657	12	7
				9412	17	10

1829		Contra. C^r		£	s.	d.
Apr.	1	By Sundries .. *Amount of my Effects*	1	10572	8	7
				10572	8	7

Contra. C^r

Apr.	30	By Sundries .... *Paid this Month*	6	1936	2	5
May	31	By ditto ..... *ditto*	12	1851	3	10
June	30	By ditto ..... *ditto*	18	2534	9	10
	〃	By *Balance* .... *on hand*	19	616	15	9
				6938	11	10

Contra. C^r

Apr.	30	By Sundries .... *Bills endorsed* ..	5	832	12	7
	23	By Cash .... *Bills discounted*	6	460	11	6
May	11	By Scruton & Campbell .. N° 212 *endorsed them*	9	355	19	〃
	31	By Cash.. *Bills discounted and paid*	11	1636	18	〃
June	27	By Jos. Hume & Co. N° 201, *not p^d*	15	246	18	〃
	30	By James Denny & Co., N° 209 & 219 .. *owing*	16	250	2	9
	〃	By Cash.. *Bills discounted and paid*	17	852	3	2
	〃	By *Balance* .... *for Bills on hand*	19	4777	12	10
				9412	17	10

1829		Goods. D^r		£	s.	d.
Apr.	1	To Stock .... ℔ *Inventory*	1	1276	3	5
	30	To Sundries.. *Amount bought this Mo.*	2	577	19	6
	"	To J. Hazard & Co. .. *for Insurance*	4	27	6	11
May	31	To Sundries .... *this Month*	7	1126	9	3
	"	To Cash	12	164	19	6
June	17	To Sundries	13	56	12	9
	30	To *Profit & Loss* .... *Gain*	18	119	16	10
				3349	8	2

		Debentures. D^r				
Apr.	1	To Stock.....	1	55	3	4
	13	To Export Goods.....	3	79	19	9
May	3	To ditto	8	84	18	7
				220	1	8

		Furniture in Warehouse. D^r				
Apr.	1	To *Stock* .... *valued at*	1	180	2	"

		John Copeland. D^r				
Apr.	1	To Stock.....	1	63	10	1
	15	To Goods.....	3	126	8	6
June	17	To ditto	13	17	1	8
	19	To ditto	"	27	19	2
				234	19	5

1829		Contra. *Cr*		£	s.	d.
Apr.	30	By Sundries .... *Sales this Month* ..	3	1304	5	2
May	31	By ditto	7	140	7	10
	3	By Henry Somerville, & the *Dolphin*	8	222	7	6
	"	By Cash	11	29	1	"
	9	By Sundries .... *return of Premium*	9	6	3	"
	28	By J. Hazard & Co. .. *average Loss*	9	11	11	"
June	30	By Sundries .... *Sales this Month* ..	13	1005	17	1
		By *Balance* .... *Value on hand*	19	629	15	7
				3349	8	2

		Contra. *Cr*				
Apr.	6	By Cash .... *for Drawbacks*	6	55	3	4
May	15	By ditto ..... *ditto*	11	56	11	9
June	12	By ditto .... *for Bounty*	17	23	8	"
	30	By *Balance*	19	84	18	7
				220	1	8

		Contra. *Cr*				
June	30	By *Balance*	19	180	2	"

		Contra. *Cr*				
May	13	By Bills Receivable, N° 215	11	126	8	6
	6	By Cash	"	63	10	1
June	30	By *Balance*	19	45	"	10
				234	19	5

1829		Cooke & Girdwood. D^r		£	s.	d.
Apr.	1	To Stock	1	114	1	6
May	22	To Sales of Cotton in Co.	10	357	5	6
				471	7	//

		Dixon & Payne. D^r				
Apr.	1	To Stock	1	28	18	8
May	15	To Goods	7	32	8	10
June	25	To ditto	13	22	3	9
	19	To Sales on Commission	15	39	//	9
				122	12	//

		Kibble, Forster & Co. D^r				
Apr.	1	To Stock	1	166	9	3
May	4	To Sales on Commission	10	303	6	8
	7	To Cash	12	555	7	9
June	7	To Goods	13	231	4	6
	16	To Sales on Commission	15	366	3	4
	18	To ditto	//	108	//	//
				1730	11	6

		Henry Holdsworth. D^r				
Apr.	1	To Stock	1	480	18	9
	11	To Goods	3	294	12	2
May	18	To Sales of Cotton in Co.	10	808	17	8
				1584	8	7

1829		Contra.	Cr		£	s.	d.
Apr.	13	By Bills Receivable, N° 205		5	114	1	6
June	8	By ditto " N° 223		16	357	5	6
					471	7	"

		Contra.	Cr				
June	8	By Cash		17	83	11	3
	30	By *Balance*		19	39	"	9
					122	12	"

		Contra.	Cr				
Apr.	12	By Export Goods		2	389	14	6
May	20	By ditto		"	165	13	3
	15	By Bills Receivable, N° 206		5	166	9	3
June	7	By Sundries .... *Bill*		14	303	6	8
	30	By *Balance*		19	705	7	10
					1730	11	6

		Contra.	Cr				
Apr.	25	By Bills Receivable, N° 207		5	480	18	9
May	10	By ditto " N° 214		11	294	12	2
June	8	By ditto " N° 221		16	808	17	8
					1584	8	7

1829		John Kingan, *Dr*		£	s.	d.
Apr.	1	To Stock	1	196	11	4
May	8	To Goods	7	32	15	//
June	20	To Cash	18	151	3	//
				380	9	4
		Penman & Browne, *Dr*				
Apr.	1	To Stock	1	137	13	7
	3	To Goods	3	23	13	6
	9	To ditto	3	131	19	10
June	19	To Sales on Commission	15	83	3	9
				376	10	8
		Ogle & Denham, *Dr*				
Apr.	1	To Stock	1	212	6	//
		D. Johnston & Son, *Dr*				
Apr.	1	To Stock	1	282	11	6
May	9	To Goods	7	49	7	8
		To Sales on Commission	10	157	3	//
				489	2	2

1829		Contra.	Cr		£	s.	d.
Apr.	8	By Bills Receivable, N° 199		5	196	11	4
May	10	By Export Goods.....		7	183	18	〃
					380	9	4

		Contra.	Cr				
Apr.	9	By Bills Receivable, N° 200		5	137	13	7
May	10	By ditto 〃 213		11	155	13	4
June	30	By *Balance*		19	83	3	9
					376	10	8

		Contra.	Cr				
Apr.	25	By Cash .. *Dividend of* 3/6 ℔ £ ..		6	37	3	〃
	〃	By Profit & Loss .... *lost*		9	90	4	7
May	31	By Cash .... *Dividend of* 8/.....		11	84	18	5
					212	6	〃

		Contra.	Cr				
Apr.	15	By Bills Receivable, N° 208		5	282	11	6
June	15	By ditto 〃 224		16	206	10	8
					489	2	2

1829		W. Tait & Co. *m/a Cons^nts*. *D^r*		£	*s.*	*d.*
Apr.	1	To Stock	1	412	9	9
	17	To Sundries .. *for Goods & Mary* ..	4	342	18	9
June	30	To *Profit & Loss* .... Gain	18	43	2	9
				798	11	3

		Henry Clinton, *D^r*				
Apr.	1	To Stock	1	923	13	10
May	24	To Sundries .... & *Betsey*	8	286	16	6
				1210	10	4

		Mayne & Rowley, *D^r*				
Apr.	1	To Stock	1	355	19	//
May	24	To Sundries .... & *Betsey*	8	279	10	1
				635	9	1

		Hunter, Robinson, & Co. *D^r*				
Apr.	1	To Stock	1	357	17	//

		Richard Blake, *D^r*				
Apr.	19	To Bills Payable, N° 92	5	156	12	//

1829		*Glasgow.* Cr		£	s.	d.
Apr.	13	By Wm. Tait & Co. *A/Current*	4	445	4	//
June	10	By .... ditto	14	187	15	//
	17	By J. Stirling & Co.	//	165	12	3
				798	11	3

		New York. Cr				
May	6	By Goods.....	7	398	7	3
	18	By Bills Receivable, N° 216	11	418	18	10
June	7	By ditto // 220	16	285	2	5
	30	By *Balance*	19	108	1	10
				1210	10	4

		New York. Cr				
May	8	By Bills Receivable, N° 212	11	355	19	//
June	30	By *Balance*	19	279	10	1
				635	9	1

		Hamburgh. Cr				
May	24	By Bills Receivable, N° 217	11	263	17	//
June	30	By *Balance*	19	94	//	//
				357	17	//

		Bristol. Cr				
Apr.	1	By Stock.....	2	156	12	//

1829		Smith, Davison & Co. *Dr*		£	s.	d.
Apr.	18	To Bills Receivable, N° 189	5	237	12	4
May	21	To Cash	12	78	1	8
				315	14	〃

		James Fenning & Co. *Dr*				
Apr.	6	To Cash	6	118	19	5
June	16	To Bills Payable, N° 101	17	339	7	3
				458	6	8

		J. Hazard & Co. *Dr*				
May	9	To Sundries..Insurance ℔ *Nancy*	9	6	3	〃
	28	To Goods ℔ *Cuba*	〃	11	11	〃
June	10	To Joseph Taylor & Sons ℔ *Triton*	14	8	12	9
	31	To *Balance*	20	80	8	1
				106	14	10

		Todd & Shortridge. *Dr*				
Apr.	6	To Cash	6	389	4	〃
June	3	To Goods	13	129	2	6
	6	To Cash	18	408	13	8
				927	〃	2

1829		Contra. Cr		£	s.	d.
Apr.	1	By Stock	2	315	14	//

		Contra. Cr				
Apr.	1	By Stock	2	118	19	5
May	12	By Export Goods	7	141	13	10
	14	By ditto //	//	197	13	5
				458	6	8

		Contra. Cr				
Apr.	1	By Stock	2	65	//	//
	6	By Goods..Insurs ℔ *Nancy & Cuba*	4	27	6	11
	13	By Insur. for Prem. & Policy ℔ *Nancy*	//	8	12	9
May	3	By ditto ditto ℔ *Dolphin*	9	5	15	2
				106	14	10

		Contra. Cr				
Apr.	1	By Stock	2	192	10	6
	15	By Export Goods	//	408	13	8
	13	By Bills Receivable, N° 204	5	196	13	6
June	30	By *Balance*	19	129	2	6
				927	//	2

1829		William Glyne & Co. *Dr*		£	s.	d.
Apr.	6	To Bills Payable, N° 89	5	245	19	3
June	16	To Goods.....	13	36	10	5
	24	To ditto	"	129	18	4
				412	8	"

		Rose Bank Spinning Co. *Dr*				
Apr.	13	To Bills Payable N° 91	5	1007	12	6
June	18	To Sales of Cotton in Co.	14	296	4	"
	"	To Cash	18	280	10	"
				1584	6	6

		Geo. & Rich[d] Denison. *Dr*				
Apr.	16	To Bills Receivable, N[os] 205, 207 ..	5	595	"	3
	"	To Cash .... *balance*	6	7	7	"
				602	7	3

		Peter Drinkwater, *Dr*				
Apr.	19	To Bills Payable, N° 93	5	452	8	"
May	26	To ditto ..... " 98	11	377	1	6
				829	9	6

1829		Contra.	Cr		£	s.	d.
Apr.	1	By Stock		2	245	19	3
June	30	By *Balance*		19	166	8	9
					412	8	//

		Contra.	Cr				
Apr.	1	By Stock		2	1007	12	6
May	3	By Goods		7	280	10	//
June	23	By Bills Receivable, N° 225		16	296	4	//
					1584	6	6

		Contra.	Cr				
Apr.	1	By Stock		2	602	7	3

		Manchester.	Cr				
Apr.	1	By Stock		2	452	8	//
	5	By Goods		//	377	1	6
					829	9	6

1829		Scruton & Campbell, *Dr*		£	s.	d.
May	11	To Bills Receivable, N° 212	9	355	19	〃
	〃	To Bills Payable, N° 95	11	186	7	〃
June	30	To *Balance*	20	447	12	〃
				989	18	〃

		Bills Payable. *Dr*				
Apr.	30	To Cash .. p^{d} Bills this Month	6	1207	12	4
May	31	To ditto .... ditto .... 〃	12	807	6	11
June	30	To ditto .... ditto .... 〃	18	1387	17	7
	〃	To *Balance* .... Bills not due	20	3870	9	8
				7273	6	6

		Thomas Bateman & Co. *Dr*				
May	11	To Bills Payable, N° 96	11	72	9	〃
June	25	To Sales of Cotton in Co.	14	221	3	6
				293	12	6

		William Freeman. *Dr*				
Apr.	17	To Goods	3	128	11	〃
May	22	To Sales on Commission	10	45	3	9
				173	14	9

1829		*Rotterdam.* C^r		£	s.	d.
Apr.	1	By Stock	2	542	6	//
May	3	By Goods	7	447	12	//
				989	18	//

Contra. C^r

Apr.	1	By Stock .. *Bills under Acceptance*	2	2895	14	11
	30	By Sundries..Bills Accepted this mo.	5	2233	18	3
May	31	By ditto ..... ditto .... // ..	11	1428	7	6
June	30	By ditto ..... ditto .... // ..	17	715	5	10
				7273	6	6

		Penrith. C^r				
Apr.	9	By Goods	2	72	9	//
June	30	By Bills Receivable, N° 226	16	221	3	6
				293	12	6

Contra. C^r

Apr.	17	By Goods .... *in barter*	2	128	9	//
	//	By Cash .... *paid balance*	6	//	2	//
June	30	By *Balance*	19	45	3	9
				173	14	9

1829		Export Goods. D^r		£	s.	d.
Apr.	30	To Sundries ... *purchases this Month*	2	1619	1	9
May	31	To ditto ..... *ditto*	7	848	6	7
				2467	8	4

		Wm Stevens & Sons. D^r				
Apr.	9	To Goods	3	274	9	4
May	15	To Bills Payable, N° 97	11	296	15	//
June	12	To Goods	13	142	12	1
	24	To ditto	//	93	3	//
	6	To Bills Payable N° 99	17	205	11	7
	10	To Cash	18	158	9	10
				1171	//	10

		James Denny & Co. D^r				
Apr.	5	To Goods	3	186	19	2
May	3	To Sales on Commission	10	206	18	7
June	31	To Bills Receivable N° 209, 219 *owing*	16	250	2	9
				644	//	6

		Richard Edmonds. D^r				
Apr.	28	To Goods	3	137	11	8

1829		Contra.	Cr	£	s.	d.
Apr.	13	By Joseph Taylor & Sons	3	309	14	9
	"	By Debentures	3	79	19	9
	17	By Wm. Tait & Co. *m/a* .. consig^{ts}	4	340	19	"
May	3	By Adventure to Hamburgh in Co...	7	401	14	10
	"	By William Rainey	8	401	14	10
	24	By Sundries ℔ the *Betsey*	"	848	6	7
	3	By Debentures	"	84	18	7
				2467	8	4

		Contra.	Cr			
Apr.	15	By Export Goods	2	496	10	6
	26	By ditto	"	158	9	10
May	5	By ditto	7	241	11	2
	6	By Bills Receivable, N° 210, 211 ..	11	274	9	4
				1171	"	10

		Contra.	Cr			
May	4	By Bills Receivable, N° 209	11	186	19	2
June	6	By Sundries ..... *Bill*	14	143	15	"
	5	By Bills Receivable, N° 219	16	63	3	7
	30	By Profit & Loss .. *Loss* of 7/6 ℔ £	"	93	16	"
	"	By *Balance*	"	156	6	9
				644	"	6

		Contra.	Cr			
May	6	By Cash	11	137	11	8

1829		Advent^e of Cotton in Co. D^r		£	s.	d.
Apr.	9	To Sundries ℔ *Fanny*	3	1337	3	6
		Peter Woode, D^r				
May	8	To Bills Payable, N° 94	11	495	15	//
June	30	To *Balance*	20	795	1	//
				1290	16	//
		Insurance, D^r				
Apr.	30	To Sundries.. *for Premium & Policy*	4	55	//	3
May	31	To ditto ..... *ditto*	9	46	18	8
				101	18	11
		Joseph Taylor & Sons, D^r				
Apr.	13	To Sundries ℔ the *Triton*	3	332	8	8
May	24	To ditto ℔ the *Betsey*	8	340	6	9
				672	15	5

1829		Contra.	C^r		£	s.	d.
May	4	By Sundries .. *return of Premium*..	9		20	5	"
June	27	By Sales of Cotton in Co.	15		1316	18	6
					1337	3	6

New York. C^r

Apr.	9	By Adventure of Cotton in Co.	3		1290	16	"

Contra. C^r

Apr.	9	By Adventure of Cotton in Co.	3		46	7	6
	13	By Joseph Taylor & Sons	"		8	12	9
May	3	By Adventure to Hamburgh in Co...	7		10	3	3
	"	By William Rainey	8		10	3	3
	"	By Henry Somerville	"		5	15	2
	24	By Sundries & *Betsey*	9		20	17	"
					101	18	11

New York. C^r

June	10	By J. Hazard & Co. .. *Insurance* ..	13		8	12	9
	"	By Bills Receivable N° 223.....	16		326	7	3
	30	By *Balance*	19		337	15	5
					672	15	5

Charges. *D*r

1829				£	s.	d.
Apr.	30	To Cash ..... *this Month*	6	37	6	11
May	31	To ditto ..... *"	12	31	7	10
		Transferred to folio	16	68	14	9

Commission. *D*r

June	30	To *Profit & Loss*	18	160	11	2
				160	11	2

William Tait & Co. *a/c*. *D*r

Apr.	13	To W. Tait & Co. *m/a* consig^{ts} *proceeds*	4	445	4	"
June	10	To ditto ..... ditto .. " ..	14	187	15	"
				632	19	"

1829		Contra. Cr		£	s.	d.
Apr.	13	By Joseph Taylor & Sons	3	4	10	6
	17	By Wm. Tait & Co. *m/a* Consignments	4	1	19	9
May	3	By Adventure to Hamburgh in Co...	7	1	16	9
	"	By William Rainey	8	1	16	9
	"	By Henry Somerville	"	2	11	6
	24	By Sundries ℔ *Betsey*	"	11	15	1
	31	By Sales on Commission	10	15	13	8
		Transferred to folio ..	16	40	4	"

		Contra. Cr				
Apr.	13	By Joseph Taylor & Sons	3	9	10	8
May	3	By Adventure to Hamburgh in Co...	7	12	3	5
	"	By William Rainey	8	12	3	5
	"	By Henry Somerville	"	1	3	6
	24	By Sundries ℔ the *Betsey*	"	25	14	8
	31	By Sales on Commission.....	10	38	16	10
June	17	By Goods .. W. Wright's Sales....	13	2	16	7
	27	By Sales of Cotton in Co.	15	42	1	10
	30	By Sales on Commission.....	16	16	"	3
				160	11	2

		Glasgow. Cr				
Apr.	8	By Bills Receivable, N° 198	5	445	4	"
June	5	By ditto " 218	14	187	15	"
				632	19	"

1829		William Armour. D^r		£	s.	d.
Apr.	8	To Interest .... *in Bill* N° 198....	4	2	1	6
	13	To Cash .. *paid his Bill* " 175....	6	145	10	"
May	2	To Goods	7	25	16	4
	11	To Sales on Commission	10	67	1	8
				240	9	6

		Interest. D^r				
Apr.	11	To J. Hume & Co... *diff. of Interest*	4	"	12	6
	23	To Cash .. *discount on Bills*	6	5	2	9
May	31	To Ditto ..... *discounts*	12	15	17	11
June	30	To Ditto ..... "	18	11	"	3
	"	To *Profit & Loss*	"	102	11	11
				135	5	4

		Joseph Hume & Co. D^r				
Apr.	11	To Bills Payable, N° 90	5	371	6	6
May	2	To Sales on Commission	10	95	6	6
June	27	To Sundries .. Bill N° 201 *not paid*	15	247	8	"
				714	1	"

		London Assurance Co. D^r				
May	4	To Sundries .. *return of Premium*..	9	20	5	"
June	30	To *Balance*	20	46	19	6
				67	4	6

1829		Contra.	Cr		£	s.	d.
Apr.	8	By Bills Receivable, N° 198		5	147	11	6
June	5	By ditto	" 218	16	92	18	"
					240	9	6

		Contra.	Cr				
Apr.	8	By William Armour		4	2	1	6
	6	By Cash .... *discounts*		6	25	8	5
May	31	By Sales on Commission		10	8	19	2
	7	By Cash .... *discounts*		11	27	15	9
June	17	By Goods .... *ditto*		13	2	13	10
	30	By Cash .... *ditto*		17	68	6	8
					135	5	4

		Contra.	Cr				
Apr.	11	By Interest, *for diff. in Bills exchanged*		4	"	12	6
	"	By Bills Receivable, N° 201, 202		5	370	14	"
June	6	By Sundries .... *Bill*		15	95	6	6
	30	By Profit & Loss .. *supposed Loss*		16	60	17	"
	"	By *Balance*		19	186	11	"
					714	1	"

		Contra.	Cr				
Apr.	9	By Insurance ℔ *Fanny*		4	46	7	6
May	24	By ditto ℔ the *Betsey*		9	20	17	"
					67	4	6

1829		House Expenses. *Dr*		£	*s.*	*d.*
Apr.	30	To Cash ..... *this Month*	6	25	〃	〃
May	31	To ditto ..... 〃	12	25	10	〃
June	30	To ditto ..... 〃	18	31	10	6
				82	〃	6

		Brunton & Bell. *Dr*				
June	30	To *Balance*	20	83	10	2

		Adv. to Hamburgh in Co. *Dr*				
May	3	To Sundries ℔ the *Dolphin*..my ½..	7	425	18	3

		William Rainey. *Dr*				
May	3	To Sundries ℔ the *Dolphin*..his ½..	8	425	18	3

		Henry Somerville, *Dr*				
May	3	To Sundries ℔ the *Dolphin*	8	231	17	8

1829		Contra. C^r		£	s.	d.
June	30	By *Profit & Loss*	18	82	//	6
				82	//	6

		Contra. C^r				
May	12	By Export Goods.... *Saddlery*	7	83	10	2

		Contra. C^r				
June	20	By Roak & Co. ... *Proceeds of Sales*	15	253	8	//
	//	By Profit & Loss .... *Loss*	//	60	17	10
	30	By *Balance*	19	111	12	5
				425	18	3

		Contra. C^r				
May	3	By Insurance .. *on Adv. to Hamburgh*	9	20	6	6
June	20	By Roak & Co. ... *Proceeds of Sales*	15	253	8	//
	30	By *Balance*	19	152	3	9
				425	18	3

		Hamburgh. C^r				
June	30	By *Balance*	19	231	17	8

1829		Sales on Commission. D^r		£	s.	d.
May	31	To Sundries .. *Net Proceeds, &c.* ..	10	1197	4	9
June	30	To ditto ..... "	16	635	13	5
				1832	18	2

		Wills & Ainsworth. D^r				
May	8	To Sales on Commission	10	162	10	"
June	10	To Goods	13	61	15	"
				224	5	"

		Newman & Browne. D^r				
May	13	To Sales on Commission	10	90	12	11
	24	To ditto ..... "	"	69	1	8
				159	14	7

		Blakey, Hardisty & Co. D^r				
June	6	To Sundries .. *Two Bills amount* ..	14	239	1	6
	30	To *Balance*	20	37	3	10
				276	5	4

		William Wright, D^r				
June	8	To Bills Payable, N° 100	17	170	7	"
	30	To *Balance*	20	51	1	"
				221	8	"

1829		Contra.	Cr		£	s.	d.
May	31	By Sundries ... *Amount sold this Mo.*		10	1197	4	9
June	30	By ditto ..... *ditto*		15	596	7	10
	24	By Cash		17	39	5	7
					1832	18	2

		Contra.	Cr				
June	7	By Sundries .... *Two Bills*		14	162	10	//
	30	By *Balance*		19	61	15	//
					224	5	//

		Contra.	Cr				
June	10	By Sundries .... *Bill*		14	90	12	11
	15	By Cash		17	69	1	8
					159	14	7

		Keswick.	Cr				
May	31	By Sales on Commission		10	276	5	4

		Manchester.	Cr				
May	31	By Sales on Commission		9	170	7	//
June	17	By Goods.... *taken to Account*		13	51	1	//
					221	8	//

1829		Smith & Townley, *Dr*		£	s.	d.
June	10	To Sundries .... *Bill*	14	90	12	11
	30	To *Balance*	20	71	4	1
				161	17	"

		Gordon, Barron, & Co. *Dr*				
June	7	To Sundries .... *Two Bills*	14	395	16	8

		Thomas Marshall, *Dr*				
June	7	To Sundries .... *Bill*	14	70	"	"
	30	To *Balance*	20	59	1	7
				129	1	7

		Thomas Pollock & Co. *Dr*				
June	30	To *Balance*	20	232	11	7

		Sales of Cotton in Co. *Dr*				
May	11	To Cash .... *paid Duty, &c.*	12	172	12	3
June	27	To Sundries .... *to close the Account*	15	1510	18	5
				1683	10	8

1829		*Manchester.* C^r		£	s.	d.
May	31	By Sales on Commission	10	85	13	9
June	24	By ditto .... "	16	76	3	3
				161	17	"

		Aberdeen. C^r				
May	31	By Sales on Commission	10	381	4	"
June	30	By *Balance*	19	14	12	8
				395	16	8

		Perth. C^r				
May	31	By Sales on Commission	10	66	14	"
June	16	By ditto .... "	16	62	7	7
				129	1	7

		Glasgow. C^r				
May	31	By Sales on Commission	10	153	11	"
June	19	By ditto .... "	16	79	"	7
				232	11	7

		Contra. C^r				
May	31	By Sundries .... *Sold this Month* ..	10	1166	3	2
Ju e	30	By ditto ..... *ditto*	14	517	7	6
				1683	10	8

1829		Charges. D^r		£	s.	d.
May	31	To *Amount transferred from.... fol.*	11	68	14	9
June	30	To Cash	18	105	5	″
				173	19	9

		Profit & Loss. D^r				
May	31	To Ogle & Denham *Loss of* 8/6 ℔ £ *on* £212 ″ 6/	9	90	4	7
June	20	To Adv. to Hamburgh in Co... *my* ½	15	60	17	10
	30	To J. Denny & Co. *for Loss* 7/6 ℔ £	16	93	16	″
	″	To Joseph Hume & Co. *supposed loss of* 5/ ℔ £	17	60	17	″
	″	To Sundries ℔ *Journal*		203	4	1
				508	19	6

		Michael Watson, D^r				
June	1	To Goods	13	103	7	2

		William Simkin. D^r				
June	28	To Goods	13	10	19	6

		J. Stirling & Co. D^r				
June	10	To Wm. Tait & Co. *m/a* .. Consign^ts	14	165	12	3

1829		Contra. C^r		£	s.	d.
May	31	By *Amount transferred from . . . . fol.*	11	40	4	〃
June	17	By Goods . . . . *Postages*	13	〃	1	4
	27	By Sales of Cotton in Co.	15	5	1	4
	〃	By Joseph Hume & Co. . . . *Protest* . .	〃	〃	10	〃
	30	By Sales on Commission	16	6	19	6
	〃	By *Profit & Loss*	18	121	3	7
				173	19	9

		Contra. C^r				
June	27	By Sales of Cotton in Co. *my ⅓ of Gain*	15	48	18	11
	30	By Sundries ℔ *Journal*		426	2	8
	〃	By *Stock . . for Loss since 1st Apr . . fol.*	1	33	17	11
				508	19	6

		Leith. C^r				
June	30	By *Balance*	19	103	7	2

		Contra. C^r				
June	30	By *Balance*	19	10	19	6

		Glasgow. C^r				
June	30	By *Balance*	19	165	12	3

1829		Stewart & Black, D^r		£	s.	d.
June	30	To *Balance*	20	395	2	3
		Roak & Company, D^r				
June	20	To Sundries .. *Proceeds of Sales* ..		506	16	//
		Joseph Bankes. D^r				
June	30	To *Balance*.....	20	48	18	11
		Thomas Dunlop. D^r				
June	30	To *Balance*	20	48	18	11
		Balance. D^r				
June	30	To Sundries..*Amount of my Effects*	19	10211	9	5

1829		*Perth.* Cr		£	s.	d.
June	18	By Sales on Commission	16	395	2	3
		Hamburgh. Cr				
June	30	By *Balance*	19	506	16	"
		Contra. Cr				
June	27	By Sales of Cotton in Co.....	15	48	18	11
		Contra. Cr				
June	27	By Sales of Cotton in Co.....	15	48	18	11
		Contra. Cr				
June	30	By Sundries .. *Amount of my Debts*	20	6268	2	7
	"	By *Stock.... Net Capital .... fol.*	1	3943	6	10
				10211	9	5

END OF THE BOOK-KEEPING.

Appendix.

ON BILLS OF EXCHANGE AND MERCHANTS' ACCOUNTS:

CONTAINING

The Form and Method of drawing BILLS of EXCHANGE, and making out such Accounts which usually occur in business.

In explaining these Mercantile Precedents, the catechetical manner of *Question* and *Answer* is adopted, from a conviction of its being better calculated to impress on the mind of the pupil, information, than the usual way of writing in a regular narrative.

BILLS OF EXCHANGE.

I.—INLAND BILLS.

1. Qu.—*What is meant by a Bill?*
Ans.—A Bill is a written obligation to pay a certain Sum at a specified time.

2. Qu.—*How many kinds of Bills are there?*
Ans.—Two: Inland Bills and Foreign Bills.

3. Qu.—*What is an Inland Bill?*
Ans.—A Bill payable in the same Country where it was drawn.*

4. Qu.—*How are Inland Bills distinguished?*
Ans.—Into Drafts and Promissory Notes; the former containing an *order*, and the latter a *promise*.

FORM OF A DRAFT.

£185,10/ LONDON, 25th *May*, 1829.

Two *months after date, pay to my order, one hundred and eighty-five pounds, ten shillings, value received.*

HENRY WILLIAMS.

Messrs. Joseph Hume & Co.
N° , *Cheapside.*

Accepted, Jos. Hume & Co.,
payable at Jones & Co.

FORM OF A PROMISSORY NOTE.

£185,10/ LONDON, 25th *May*, 1829.

Two *months after date, we promise to pay Mr. Henry Williams, or order, at Messrs. Jones & Co. Bankers, one hundred and eighty-five pounds, ten shillings, value received.*

JOSEPH HUME & Co.

* For a definition of Foreign Bills, *vide* page 246.

5. Qu.—*How many Persons are generally concerned in an Inland Bill?*

Ans.—Two: the Drawer and Accepter.

6. Qu.—*Who is meant by the Drawer* of a Bill?*

Ans.—The Person to whose order the *Bill is made payable*, or who receives the sum or value.

7. Qu.—*Who is meant by the Accepter of a Bill?*

Ans.—The Person on whom the Bill is drawn, and who pays the value when due.

8. Qu.—*What is meant by Accepting a Bill?*

Ans.—Signing your name under that of the Drawer, or through, or across the body of the Bill, by which you bind yourself to pay it when due.

9. Qu.—*What is meant by Endorsing a Bill?*

Ans.—The Holder of a Bill, before he can pay it away, must write his name on the back of it, (across the paper and against the end of the line,) being in effect a promise to pay the Bill should the Accepter fail.

10. Qu.—*How many kinds of Endorsations are there?*

Ans.—Two: Blank and Special.

11. Qu.—*What is meant by a Blank or General Endorsement?*

Ans.—Writing your name *only* on the back of the Bill.

12. Qu.—*What is meant by a Special Endorsement?*

Ans.—When the Holder names the person to whom it is endorsed, the Bill is said to be specially endorsed.

13. Qu.—*Which of the two Endorsements are to be preferred in remitting Bills?*

Ans.—A special Endorsement; because, should the Bill fall into improper hands, the person's name to whom it is endorsed must be forged before it can be negotiated, and consequently fraud or imposition is prevented as much as possible.

14. Qu.—*When the Term of a Bill is expressed in Months, whether are Calendar or Lunar Months understood?*

Ans.—Calendar months are always understood.

15. Qu.—*Explain this by an Example.*

Ans.—Suppose a Bill dated on the 1st January, and made payable at one month after date, the term or month expires on the 1st February; and if a Bill be dated on the 29th, 30th, or 31st of January, at one month's date, the term expires on the last, or 28th day of February, in common years, and on the 29th in leap years.

16. Qu.—*What is understood by Days of Grace?*

Ans.—Days of Grace are a certain number of days granted after the term of the Bill has expired. In Britain, 3 days are allowed.

17. Qu.—*Are days of Grace allowed on Bills drawn at Sight?*

Ans.—The general opinion is, that no days should be allowed; and therefore they must be paid or protested when presented for payment.

* In the above BILL, Henry Williams is the *Drawer*, and J. Hume & Co. are the *Accepters*.

18. Qu.—*Is a Bill drawn on an irregular Stamp valid?*

Ans.—A Bill drawn on a stamp of *less* value than the Act requires is not valid; though a Bill drawn upon a stamp of *greater* value is valid.

19. Qu.—*Is it proper to date a Bill on a Sunday?*

Ans.—A Bill drawn on a Sunday is considered irregular, and therefore not negotiable.

20. Qu.—*If a Bill falls due on a Sunday or any Holiday, when must it be paid?*

Ans.—It must be paid on Saturday, or the day before the Holiday.

21. Qu.—*What is meant by getting a Bill Discounted?*

Ans.—To discount a Bill means to procure *Cash* for it before it becomes due.

22. Qu.—*How is this done?*

Ans.—By endorsing a Bill to any Person or Banking House who pays the money, deducting Interest for the time it has to run.

23. Qu.—*When a Bill is made payable at so many Weeks after date, how is the time of payment known?*

Ans.—By allowing seven days to the week, and reckoning the number of days from the date of the Bill.

24. Qu.—*What is meant by Protesting a Bill?*

Ans.—A Protest is an instrument* in writing (taken by a Notary Public) in favour of the Holder of a Bill which is not duly *Accepted* or *Paid.*

25. Qu.—*When ought a Bill to be presented for payment?*

Ans.—Upon the last day of Grace, and within Bank hours.

26. Qu.—*When ought a Bill to be Protested, if not paid?*

Ans.—On the evening of the day on which it falls due, or the last day of Grace.

27. Qu.—*What is the consequence should the Holder neglect to Protest the Bill in due time?*

Ans.—He loses recourse against the Drawers and Endorsers, and can sue the Accepter *only* for Payment.

28. Qu.—*When ought Inland Bills not paid be returned?*

Ans.—Inland Bills may be kept 14 days, but not longer.

29. Qu.—*How soon can payment of a Bill be enforced after it has been Protested?*

Ans.—A charge may be given immediately, and in six days thereafter, the Accepter, or his property, may be attached.

30. Qu.—*For what length of time is a Bill in force?*

Ans.—A Bill continues effectual for six years, although not regularly protested, and forty years when duly protested.

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* A PROTEST is taken in the presence of two witnesses, and contains a copy of the Bill, a relation that *Acceptance* or *Payment* has been demanded and refused, and for what reason, if any be assigned, and a declaration that all parties concerned shall be accountable for the value and damages. A Protest is absolutely necessary on a *Foreign Bill*, when it has been refused *Acceptance* or *Payment*, in order to charge the DRAWER.

II.—FOREIGN BILLS.

31. Qu.—*What is meant by a Foreign Bill of Exchange?*

Ans.—It is a written Order from a person in one country addressed to another in a different country, requiring him to pay a certain Sum to a third person, or to his order, and that either on demand or at a specified time.

Form of a Foreign Bill.

£357,10/ *One month after date* Hamburgh, *May* 1st, 1829.

[*At* Usance,] *pay to the order of Messrs. Hunter, Robinson, & Co. three hundred and fifty-seven pounds ten shillings Sterling, value received, and charge the same to the Account of*

Messrs. Jones & Co. *London.* } Joseph Vanderkemft.

32. Qu.—*What is meant by Usance?*

Ans.—Usance* is the usual Time at which Bills are drawn at certain places, such as One, Two, or Three Months after date, or after Sight.

33. Qu.—*How many Persons are generally concerned in a Foreign Bill?*

Ans.—Sometimes Three, but generally Four; viz. Two at the place where the Bill is drawn and Two in the Country where it is payable.

34. Qu.—*How are these Persons named?*

Ans.—The Drawer, Payee, Drawee, and Holder.

35. Qu.—*Who is meant by the Drawer?*

Ans.—The Person who makes out the Bill.

36. Qu.—*Who is meant by the Payee?*

Ans.—The Person to whose Order, or in whose favour the Bill is drawn.

37. Qu.—*Who is meant by the Drawee?*

Ans.—The Person on whom the Bill is drawn; or, in other words, to whom it is addressed.

38. Qu.—*Who is meant by the Holder of a Bill?*

Ans.—The Person to whom the Bill is endorsed, or in whose possession it remains at the time of payment.

39. Qu.—*Who is meant by the Endorser?*

Ans.—The Person who first writes his name on the back of the Bill.

40. Qu.—*Who is meant by the Endorsee?*

Ans.—The Person to whom the Payee has endorsed the Bill.

41. Qu.—*What is meant by a Set of Exchange?*

Ans.—Two, or Three Bills drawn at the same time, at so many days or months after sight, and all of the same tenor and date.

* Double, or Half, *Usance* means double or half of the usual time. If the Usance be one month, 15 days are allowed for half Usance.

FORM OF A SET OF EXCHANGE.

N° I.—£360. NEW YORK, *May* 29th, 1829.

SIXTY *days after sight, pay this my first of Exchange (second and third of the same tenor and date unpaid) to the order of Mr. A. B. three hundred and sixty pounds Sterling, value received as advised.*

MESSRS. DRAWEE & COMPANY, *Lombard Street, London.* DANIEL DRAWER.

N° II.—£360. NEW YORK, *May* 29th, 1829.

SIXTY *days after sight, pay this my second of Exchange (first and third of the same tenor and date unpaid) to the order of Mr. A. B. three hundred and sixty pounds Sterling, value received as advised.*

MESSRS. DRAWEE & COMPANY, *Lombard Street, London.* DANIEL DRAWER.

N° III.—£360. NEW-YORK, MAY 29th, 1829.

SIXTY *days after sight, pay this my third of Exchange (first and second unpaid of the same tenor and date) to the order of Mr. A. B. three hundred and sixty pounds Sterling, value received as advised.*

MESSRS. DRAWEE & COMPANY, *Lombard Street, London.* DANIEL DRAWER.
Accepted 12th July.
Drawee & Company.

42. Qu.—*For what purpose are these Bills so drawn?*

Ans.—To be sent by different Ships or Posts, as a security against accidents and delays; and when one of them is *Accepted* and *Paid*, the others are of no use.

43. Qu.—*How is the Time of Payment fixed on Bills drawn after Sight?**

Ans.—The Accepter marks the date of his acceptance, and the term of the Bill is computed from the time it was *accepted*, and not from the time it was drawn.

44. Qu.—*When ought Foreign Bills not paid to be returned to the Party from whom they were received?*

Ans.—Foreign Bills should be returned in course of Post, or, at all events, within three Posts.

MERCHANTS' ACCOUNTS.

— I.—BILLS OF PARCELS. —

1. Qu.—*What is meant by a Bill of Parcels?*

Ans.—A Bill of Parcels is a Note of the quantity and value of Goods Sold; delivered by the Seller to the Buyer, along with the Goods.

* Bills from America and the West Indies are generally drawn at so many *days* or *months sight*, on account of the uncertainty of their coming to hand at any fixed time.

2. Qu.—*How is a Bill of Parcels made out?*

Ans.—When it is a Copy of the Goods Sold, and delivered at the time of Purchase, the expression is, BOUGHT *of A. B.*

FORM OF BILLS OF PARCELS.

N° 1. LONDON, *May* 15*th*, 1829.

Messrs. Lawrie & Hamilton,

BOUGHT *of James Fenning & Co.*

60 pieces, Muslins,	qt. 1680 yards	@ 11*d.*	£ 77„ – „–
50 „ ditto	„ 1268 ditto	„ 13*d.*	65„ – „–
51 „ Calico	„ 1420 ditto	„ 14*d.*	83„ 6„–
			£225„ 6„–

N° 2. LONDON, *May* 25*th*, 1829.

Messrs. Lawrie & Hamilton,

BOUGHT *of James Fenning & Co.*

48 pieces, Cambric,	qt. 1344 yards	@ 1/6.....	£100„16„–
6 „ ditto	„ 144 ditto	„ 1/8.....	12„ – „–
100 dozen Shawl Cloths	@ 18/6		92„10„–
			£205„ 6„–

3. Qu.—*If a Note of Goods, Sold at a former Period, be sent to the Buyer, how is it expressed?*

Ans.—This is called a General Account, and is made in the following form for the above two Sales.

LONDON, 1829.

Messrs. Lawrie & Hamilton,

Dr to James Fenning & Co.

May 15.	To Goods, as ℔ Account rendered	£225„ 6„–
25.	To ditto ditto	205„ 6„–
		£430„12„–

REMARKS.

1. When an Account or Bill of Parcels is to be settled either by *Cash* or *Bill*, a Receipt is given at the foot. If a partial payment be made, it is subtracted; and if several partial payments be made, they are short extended, and their Sum subtracted.

2. If a Person purchase Goods without agreeing for the Price, he is liable for the ordinary Market Price at the time of Purchase. If the Buyer prove Insolvent before delivery, the Seller is not bound to deliver the Goods without Payment or Security.

II.—INVOICES.

4. Qu.—*What is an Invoice?*

Ans.—An Invoice is an Account of Goods generally sent off by Sea, either in consequence of an *Order* from the Person to whom they are sent, and at his risk; or consigned to him for Sale at the risk of the Shipper.

Form of an Invoice.

Invoice *of Loaf Sugar Shipped on board the Mermaid, Capt. Bowling, for Jamaica, on Account and Risk of John Stirling, Esq. Merchant there.*

London, *April* 3rd, 1829.

	In Sixteen Puncheons.			£	s.	d.
	Cwt. qr. lb.		Cwt. qr. lb.			
{J. S.}	No 1 .... 4„2„27	No 9 .... 4„3„26				
	2 .... 5„–„ 6	10 .... 5„–„ 5				
	3 .... 4„3„17	11 .... 4„3„20				
	4 .... 4„3„16	12 .... 4„3„27				
	5 .... 5„–„ 1	13 .... 4„3„14				
	6 .... 5„–„ 1	14 .... 4„3„–				
	7 .... 5„–„19	15 .... 4„3„13				
	8 .... 5„–„17	16 .... 5„–„ 6				
	39„3„20	39„–„27				
	39„–„27					
	79„–„19 @ 92/ ℔ Cwt...		£364„ 3„7			
	Cost of 16 puncheons, @ 27/ ..		21„16„–			
				385	19	7
	Charges.					
	Entry and Agency.....		2„14„ 6			
	Sundry Charges at Shipping.....		3„ 9„ 3			
	Freight of 16 puncheons, @ 30/		24„–„–			
				30	3	9
	Commission, 2½ ℔ Cent.			10	8	1
	Insurance on £460, @ 3 Guineas		14„ 9„10			
	Policy duty, 5/6 ℔ Cent. on £500		1„ 7„ 6			
	Commission, ½ ℔ Cent.....		2„ 6„–			
				18	3	4
	Errors Excepted		£	444	14	9

Laurie & Hamilton.

☞ For the Letter to accompany the above Invoice, see No II., page 254.

5. Qu.—*On what Sum does an Agent charge his Commission for Purchasing and Shipping off Goods?*

Ans.—On the Cost of the Goods, including all Charges.

6. Qu.—*For what purpose is the clause "Errors Excepted" prefixed to* INVOICES *and other* ACCOUNTS?

Ans.—That the Subscriber may have it in his power afterwards to correct *Errors*, should any be discovered.

III.—ACCOUNT SALES.

7. Qu.—*What is an Account Sales?*

Ans.—It is an Account of Goods Sold on *Commission*, drawn out by the Agent, and sent to his Employer who made the consignment.

8. Qu.—*When the Debts are not guaranteed by the Agent, but are at the Risk of the Employer, how should he make out the Account Sales?*

Ans.—In the Preamble it may be stated at whose *Risk* the Goods have been sold; or, the Agent should prefix to his signature "*Bad Debts Excepted*;" otherwise in strictness he becomes accountable for the same.

9. Qu.—*When the Agent guarantees the Debts, is it necessary to mention in the Account Sales the Names of the Purchasers?*

Ans.—Although in many instances this is done, it is not necessary; because it is a matter of indifference to his Employer to whom he sold the Goods; besides, it unnecessarily lays open his business to his Employer.

10. Qu.—*On what Sum does the Agent charge his Commission on an Account Sales?*

Ans.—On the Gross Amount of the Sales.

11. Qu.—*What is meant by the Net Proceeds?*

Ans.—The Sum which remains after all Charges attending the Sales have been deducted, and which Sum is due to the Consigner.

12. Qu.—*What is the duty of an Agent?*

Ans.—An Agent should procure the best intelligence of the state of Trade at the place where he resides; of the quantity and quality of the Goods in the Market; their present Prices, and the probability of their rising or falling: to pay exact obedience to the orders of his Employers; to consult their interest in matters referred to his discretion; to be early in his intelligence, and distinct and correct in his Accounts.

FORM OF AN ACCOUNT SALES.

SALE *of Ten Puncheons of Rum* ℔ *the Hercules, from Jamaica, on Account and Risk of J. & D. Kinsey, Esquires, there.*

					£	s.	d.
Apr. 26	Sold James Forbes & Co. ..... Bill @ 4 Months.						
	N° 10 109	16 111					
	11 112	17 112					
	12 114	18 113					
	13 110	19 113					
	14 112						
	15 115	449					
	672	672					
		1121	Galls.	@ 3/6	196	3	6
	CHARGES.						
	Freight on 1121 Gallons, @ 6d.			£28 „ – „6			
	Import Charges and Delivery, 7/3 ℔ pun.			3 „ 12 „ 6			
	Cellar Rent			1 „ 5 „ –			
	Commission, 2½ ℔ Cent.			4 „ 18 „ 1			
					37	16	1
	To J. & D. Kinsey, Esqrs. for Net Proceeds				158	7	5
	LONDON, 1st *May*, 1829.						
	LAURIE & HAMILTON.						

☞ For the Letter to accompany the above Account-Sales, see N° III. page 254.

IV.—ACCOUNTS CURRENT.

13. Qu.—*What is meant by an Account Current?*

Ans.—It is a state of our Mercantile Transactions with any Person, drawn out in a plain circumstantial manner, arranged in the form of *Dr* and *Cr*, and it exhibits the state of their affairs up to the time to which it is made up.

14. Qu.—*Does it require a knowledge of Book-keeping to understand the nature of an Account Current?*

Ans.—Yes; because the particulars are narrated as expressed in the JOURNAL and *Subsidiary Books;* and where the collective term *Sundries* occurs in the LEDGER, every reference is supplied.

15. Qu.—*How is Interest calculated on Account Current?*

Ans.—The usual method is to compute the Interest on each Sum respectively, on the *Dr* and *Cr* sides of the Account; but this is very laborious without *Interest Tables.*

The best method is to add and subtract the Sums on the *Dr* and *Cr* sides of the Account, as they become due; and then multiply the several *Balances* by the days which intervened between each transaction; and if the *Balances* be due at one time to the Merchant, and at

Dr *John Stirling, Esq., in Account Current,* JAMAICA,

1829			£	s.	d.
Jan.	10	To *Cash*, paid your Bill for Hill this day	200	14	„
Mar.	1	To *Goods* ℔ the *Jessie*, as ℔ Invoice, due 4th June	459	1	3
	8	To *Cash*, paid J. Carr ℔ Order	50	16	6
June	30	To *Commission* on £251„10„6 paid, and on 450„ –„– received,			
		701„10„6 @ ½ ℔ Cent.....	3	10	2
		To *Postages*, to this date	„	15	10
		To *Balance*, due You	103	3	6
			818	1	3

LONDON, 30th *June*, 1829.

Dr INTEREST

On £200„14/ for 171 days to 30th June.....	4	14	„
459„1„3.. 26 „ to ditto.....	1	12	8
50„16„6..114 „ to ditto.....	„	15	10
189„17„6..105 „ to ditto *off*	2	14	7
Balance of Interest carried to *A./Current*.....	1	11	„
	11	8	1

☞ For the Letter to accompany the

another to his Correspondent, extend the *products* in separate columns, and compute the Interest on the *difference* of the sums of these columns.

16. Qu.—*Why should a preference be given to this last method?*

Ans.—Because it is not only more expeditious, by reducing the calculation of the Interest to one operation, but this method exhibits, at the different dates, the *Balance* due to the respective parties.

with Lawrie & Hamilton, LONDON. Cr

1829			£	s.	d.
Jan.	1	By *Balance* at this date	176	12	9
	4	By your Bill on Lewis, & Co., due 8th March	450	"	"
June	10	By Net Proceeds of Cotton ℔ *Cuba*, due 13th Oct.	189	17	6
	30	By *Interest* ℔ Account annexed	1	11	"
			818	1	3

Errors Excepted.

LAWRIE & HAMILTON.

ACCOUNT. Cr

On £176,12,9 for 181 days to 30th June	4	7	7
450,—,— 114 " to ditto	7	"	6
	11	8	1

above Account-Current, see N° IV., page 254.

FORMS OF LETTERS TO ACCOMPANY THE PRECEDING ACCOUNTS.

N° I.—ORDERING GOODS.

GENTLEMEN, JAMAICA, *January* 10th, 1829.

I will thank you to Purchase on my Account about Eighty Cwt. of Fine Loaf Sugar, the Price not to exceed 93/ ℔ *Cwt., and Ship the same in strong Hogsheads by the first Vessel from your Port, effecting Insurance on the lowest terms.*

I rely upon your attention to my Interest, and am,

GENTLEMEN,

Your most Obedient Servant,

Messrs. Laurie & Hamilton, LONDON. JOHN STIRLING.

N° II.—SHIPPING GOODS.—(Executing the above Order).

SIR, LONDON, *April* 24th, 1829.

Agreeably to your kind Order of the 10th *January, we have Shipped by the Mermaid, Captain Bowling, for Jamaica, Refined Sugars as* ℔ *Invoice annexed, Amount, with Charges and Insurance,* £444„14„9 *at your debit, payable at* 3 *months.*

This Sugar is at such a Price, and of such a quality, as, we trust, will give entire satisfaction. Waiting your farther commands,

We remain, SIR,

John Stirling, Esq. JAMAICA. *Your's very respectfully,* LAWRIE & HAMILTON.

Vide page 249.

N° III.—FURNISHING ACCOUNT-SALES.

Messrs. J. & D. Kinsey, Esqrs. LONDON, 30th *April*, 1829.

GENTLEMEN,

We have the pleasure to hand your Account Sales of your Ten Puncheons Rum ℔ *the Hercules. Net Proceeds* £158„7„5 *which we hope you will find correct.*

Any Drafts which you may have on Messrs. J. Forbes & Co. for the Amount of the proceeds of the Rum, will, I hope, meet with due honour.

We are, GENTLEMEN,

Your's, respectfully, LAWRIE & HAMILTON.

Vide page 251.

N° IV.—RENDERING AN ACCOUNT-CURRENT.

SIR, LONDON, *July* 2nd, 1829.

Annexed you have a Copy of your Account Current for the last Six Months; Balance in your favour £103„3„6, *which is placed to your Credit in New Account.*

We remain,

John Stirling, Esq. JAMAICA. *Your most Obedient Servants,* LAWRIE & HAMILTON.

Vide page 252.

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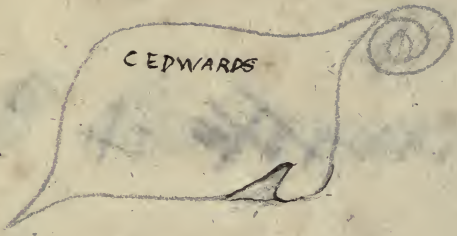
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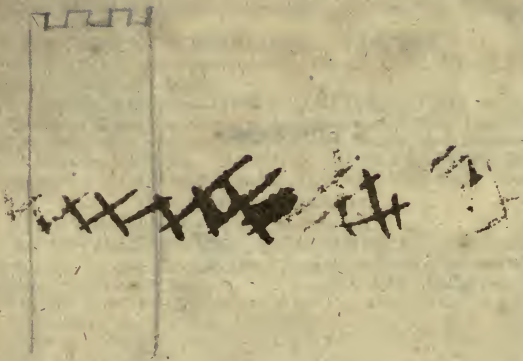

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